Abstract
Intermediate industry and country risk in Korea's property and casualty insurance market. Very strong competitive position due to a strong market position, a well-known brand, and strong control over distribution channels. Lower adequate capital and earnings mainly reflect its lower adequate capital position, which we think it would maintain in the next two years under our base-case scenario. Adequate financial flexibility underpinned by its ability to access capital markets, and a zero debt position. Intermediate risk position, which is supported by its satisfactory investment leverage and diversification, is a neutral rating factor. The stable outlook is based on Standard & Poor's Ratings Services' view that Korean Reinsurance Co. Ltd. (Korean Re) will maintain its market leadership in Korea with a...
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