Achmea Group Jul 14

Description:
Abstract
Strong competitive position stemming from its leadership within the Dutch insurance market. Health and non-life insurance are greater competitive strengths than life insurance, due to the pressured Dutch life market. Very strong capital and earnings. Very strong, though declining, capital adequacy. Under our criteria, we combine these factors to derive an anchor of either 'a' or 'a+'. In a change to our previous approach, we use an anchor of 'a' for Netherlands-based multiline insurer Achmea B.V. to reflect the group's reduced capital strength, following a continued decline in excess capital at the 'AA' level. In our view, this now more than offsets the relatively low risk profile and market-leading position of the group's health franchise, which underpinned the previous 'a+'...

Companies mentioned in this report are:
- Achmea B.V.
- Achmea Schadeverzekeringen N.V.
- Achmea Zorgverzekeringen N.V.
- Achmea Pensioen & Levensverzekeringen N.V.

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