Summary: Helvetia Insurance Group Oct 10

Description:
Abstract
The ratings on Helvetia Schweizerische Versicherungsgesellschaft AG and Helvetia Schweizerische Lebensversicherungsgesellschaft AG, core entities of the Switzerland-based Helvetia Insurance Group (Helvetia), reflect the group's strong operating performance and its strong diversified competitive position. These strengths are partly offset by Helvetia's exposure to the challenging Swiss life insurance market and the pressure on investment income due to the current low interest rate environment. Standard & Poor's Ratings Services continues to view Helvetia's operating performance as strong. Helvetia's earnings have proven resilient compared with peers' during the financial market crisis. Earnings benefited from strong non-life underwriting results, reflected in an average combined ratio of 94.4% for 2005-2009, and a relatively conservative investment strategy, which limited investment losses. This has led to a...

Companies mentioned in this report are:
- Helvetia Schweizerische Versicherungsgesellschaft AG
- Helvetia Schweizerische Lebensversicherungsgesellschaft AG

Action: Review

Standard and Poors RatingsXpress Credit Research provides in-depth coverage of international corporates, financial institutions, insurance companies, utilities, sovereigns and structured finance programs. RatingsXpress Credit Research lets users determine the credit rating of holdings and identify key factors underlying an issuer's creditworthiness, distinguishes the different risk exposures for new and existing deals, and provides an understanding of how their analysts interpret key regulatory, political and environmental events and their economic impact.

This product consists of a Summary Analysis: Bi-annual (at least). An abbreviated analysis containing Standard & Poor's issuer credit ratings as of the time the article was published. The analysis includes a rating rationale - the basis on which the rating was assigned - and an outlook section if the issuer is not on CreditWatch. Financial statistics are not included.

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