ACE Insurance Ltd. (New Zealand) Dec 14

Description:
"Intermediate" Insurance Industry and Country Risk Assessment (IICRA) because ACE Insurance Ltd. (New Zealand) primarily insures non-life risks domiciled in New Zealand. "Adequate" competitive position, stemming from the insurer's sound market presence in its product lines. Modest control of distribution through direct channels, with its business sourced predominantly through independent brokers. We expect the insurer to maintain extremely strong capital adequacy, but on a small capital base of less than US$250 million, which constrains our view of the company's capital and earnings to "moderately strong". "Intermediate" risk position, with a reasonably conservative investment portfolio and a robust reinsurance program that helps protect against capital and earnings volatility. "Adequate" financial flexibility, with no history of external capital funding but strong likelihood...

Companies mentioned in this report are:
- ACE Insurance Ltd. (New Zealand)

Action: Review

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