Summary: Helvetia Insurance Group Feb 16

Description: Abstract
Helvetia Insurance Group (Helvetia) has a solid multiline franchise in the Swiss market and multiple operations in other European countries. These have been further enlarged by the acquisition of Nationale Suisse, sustaining its competitive position. As the third-largest insurance carrier in Switzerland by premiums, Helvetia benefits from a strong competitive position, in particular in the attractive Swiss property/casualty (P/C) market. Helvetia is exposed to low insurance industry and country risk with significant exposure to the Swiss life market. We assess Helvetia's capital and earnings to be strong on the basis of its sustainably strong capital adequacy and high quality of capital. Concerning investment risk, the group has kept a fairly risk-averse diversified asset allocation. Following the group's acquisition and recent...

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

Action: Review

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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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