Summary: HCC Insurance Holdings Inc. Feb 16

Description: Abstract

Very strong competitive position due to diversified specialty property/casualty (P/C) and accident and health business, with strong brand recognition in medical stop-loss, aviation, surety, marine and energy, and professional liability Outperformer among peer group with a track record of robust underwriting results Commitment to maintain capital adequacy at the ‘AA’ level, based on our capital model, which a consistent track record of superior underwriting results supports Intermediate risk position based on a conservative investment portfolio as well as short-tailed, well-diversified, and uncorrelated specialty product lines We view HCC as strategically important to Tokio Marine & Nichido Fire Insurance Company (Tokio Marine) under our group rating methodology criteria We apply a one-notch holistic adjustment to reflect application of our insulation criteria;...

Companies mentioned in this report are:
- Houston Casualty Co.
- HCC Insurance Holdings Inc.
- Tokio Marine Holdings Inc.

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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