Summary: HealthNow New York Inc. May 11

Description:
Abstract
The insurer financial strength rating on HealthNow New York Inc. reflects the company's strong capitalization and liquidity, partially offset by its weakening operating performance and the tough regulations in New York. HealthNow provides health insurance and related services predominantly in the western region of New York, where it holds the Blue Cross and Blue Shield licenses, and in the state's northeastern region, where it holds the Blue Shield license. Standard & Poor's Ratings Services views HealthNow's capitalization as a key strength to the rating. The company's capital is redundant at the 'AAA' level, as per our risk-based insurance capital adequacy model. HealthNow has consistently grown its capital base over the years. Statutory surplus has increased over the past five years,...

Companies mentioned in this report are: HealthNow New York Inc.
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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