Summary: CareMore Holdings Inc. May 08

Description: Abstract
The counterparty credit rating on CareMore Holdings Inc. (CHI) is based on the established market positions, good earnings profiles, and very good cash flows of its subsidiaries: CareMore Medical Enterprises and CareMore Health Plan Inc. (collectively referred to as CareMore). Offsetting factors include the company's narrow product focus, geographic and client concentrations, and marginal balance-sheet quality. CareMore's market-segment focus has enabled it to develop its brand and grow its market presence despite the existence of larger and more strongly financed competitors. CareMore derives a competitive advantage from its integrated care management model, which has produced relatively good earnings and a stable cash-flow stream, both of which we expect to continue over the intermediate term. We expect CareMore's pretax average margin...

Companies mentioned in this report are: CareMore Holdings 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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