Summary: HealthNow New York Inc. May 13

Description:.Abstract
Standard & Poor's Ratings Services' insurer financial strength rating on HealthNow New York Inc. reflects the company's strong capitalization and liquidity, partially offset by its geographic concentration in a tough competitive and regulatory environment in New York. HealthNow provides health insurance and related services predominantly in the western region of New York where it holds Blue Cross and Blue Shield licenses, and in the state's northeastern region, where it holds the Blue Shield license. We view 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 grown its capital base consistently through positive retained earnings. Statutory surplus has increased during the past five...

Companies mentioned in this report are:
- HealthNow New York 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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