Summary: HealthPartners Inc. Nov 13

Description:

Abstract
Strong competitive position Geographic concentration Strong earnings performance Very strong risk-based capitalization Investment portfolio is balanced, well-diversified, and solidly investment grade Seasoned management team Strong liquidity profile Adequate financial flexibility The stable outlook reflects Standard & Poor's Ratings Services' expectation that HealthPartners Inc. will maintain a strong competitive position, enabling the company to continue generating strong earnings and to maintain very strong statutory capitalization. If statutory capitalization declines such that there is no longer a redundancy at the 'AAA' level or if fixed-charge coverage drops to less than approximately 4x, there will be downward pressure on the ratings. If HealthPartners is successful in its efforts to expand geographically while generating annual returns on revenue (RORs) of 5%-6%, there will be...

Companies mentioned in this report are:
- HealthPartners 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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