Summary: Health Net Inc. Jul 14

Description: Abstract
Well-established market position in California health insurance market, supported by a product mix of business in commercial and government-sponsored managed-care plans Improving operating performance in both commercial and Medicaid segments Operates in highly developed U.S. health insurance market and faces low industry and country risk Limited geographic diversity with business concentration in highly regulated health insurance industry Capital adequacy will likely remain in the 'BBB' or higher category Strong cash flows and proven capital–market access Fixed-income portfolio is balanced and of good credit quality Per Standard & Poor's Rating Services' criteria, the business and financial risk profile scores led to an anchor assessment of 'BBB+'. We adjusted this one notch lower to reflect our holistic analysis of the group's historical...

Companies mentioned in this report are:
- Health Net of California 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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