Summary: HealthNow New York Inc. Jul 14

Description: Abstract
Single-state business concentration in highly competitive New York market Positive brand and reputation Leading market share in the Western New York market Operating performance in lower tier compared to peers Capital adequacy likely remaining in the ‘AAA’ level of redundancy per our insurance risk-based capital model Conservative investment portfolio diversification with no sector or obligor concentrations Adequate financial flexibility Exceptional liquidity position Fair business risk profile and very strong financial risk profile result in a preliminary anchor rating of ‘bbb+’ per our insurance ratings criteria Negative one-notch holistic adjustment to the preliminary anchor reflects higher volatility in operating performance than higher-rated peers The stable outlook reflects Standard & Poor’s Ratings Services’ view that HealthNow New York Inc. (HealthNow) will be...

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.

Order by Fax - using the form below
Order by Post - print the order form below and send to

Research and Markets,
Guinness Centre,
Taylors Lane,
Dublin 8,
Ireland.
Fax Order Form
To place an order via fax simply print this form, fill in the information below and fax the completed form to 646-607-1907 (from USA) or +353-1-481-1716 (from Rest of World). If you have any questions please visit http://www.researchandmarkets.com/contact/

Order Information
Please verify that the product information is correct.

Product Name: Summary: HealthNow New York Inc. Jul 14
Web Address: http://www.researchandmarkets.com/reports/2886202/
Office Code: SCDK4E68

Product Format
Please select the product format and quantity you require:

Quantity

Electronic: USD 175

Contact Information
Please enter all the information below in BLOCK CAPITALS

Title: Mr [ ] Mrs [ ] Dr [ ] Miss [ ] Ms [ ] Prof [ ]
First Name: ______________________________ Last Name: ______________________________
Email Address: * ____________________________________________________________
Job Title: ________________________________________________________________
Organisation: ______________________________________________________________
Address: ________________________________________________________________
City: ________________________________________________________________
Postal / Zip Code: __________________________________________________________
Country: ________________________________________________________________
Phone Number: __________________________________________________________
Fax Number: __________________________________________________________

* Please refrain from using free email accounts when ordering (e.g. Yahoo, Hotmail, AOL)
Payment Information

Please indicate the payment method you would like to use by selecting the appropriate box.

- [ ] Pay by credit card: You will receive an email with a link to a secure webpage to enter your credit card details.

- [ ] Pay by check: Please post the check, accompanied by this form, to:
  Research and Markets,
  Guinness Center,
  Taylors Lane,
  Dublin 8,
  Ireland.

- [ ] Pay by wire transfer: Please transfer funds to:
  Account number 833 130 83
  Sort code 98-53-30
  Swift code ULSBIE2D
  IBAN number IE78ULSB98533083313083
  Bank Address Ulster Bank,
  27-35 Main Street,
  Blackrock,
  Co. Dublin,
  Ireland.

If you have a Marketing Code please enter it below:

Marketing Code: ________________________

Please note that by ordering from Research and Markets you are agreeing to our Terms and Conditions at http://www.researchandmarkets.com/info/terms.asp

Please fax this form to:

(646) 607-1907 or (646) 964-6609 - From USA
+353-1-481-1716 or +353-1-653-1571 - From Rest of World