Summary: Health Insurance Plan of Greater New York Oct 14

Description:

Abstract
Good competitive position in downstate New York Geographic concentration in New York State and client concentration with NYC account Operating performance in bottom tier compared to rated health insurers Strong capital and earnings driven by extremely strong stand-alone capital position Moderate risk position with no significant sector or obligor concentrations Adequate financial flexibility with no external debt Strong liquidity with adequate consolidated cash flow Satisfactory management and governance with considerable expertise and experience The stable outlook reflects Standard & Poor's Ratings Services' expectation that Health Insurance Plan of Greater New York (HIP) will maintain its market position in the downstate New York health insurance market, supported by group capital adequacy at least at the 'BBB' level and stabilized group earnings...

Companies mentioned in this report are:
- Health Insurance Plan of Greater New York
- ConnectiCare Inc.
- ConnectiCare of Massachusetts Inc.
- Group Health Inc.
- ConnectiCare of New York

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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