

Susan OConnor

From: David Pierce
Sent: Friday, July 22, 2016 1:11 PM
To: Susan OConnor
Cc: Art Wilmes
Subject: FW: NORTH SHORE-LIJ HEALTH SYSTEM SCREEN RESULTS
Attachments: North Shore - LIJ Health System D&B Report.pdf

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From: sharepoint@milliman.com [mailto:sharepoint@milliman.com]
Sent: Tuesday, December 15, 2015 6:52 PM
To: David Pierce <david.pierce@milliman.com>
Cc: Lorraine Mayne <lorraine.mayne@milliman.com>; Brandy Wilson <brandy.wilson@milliman.com>; Beau Preston <Beau.Preston@milliman.com>
Subject: NORTH SHORE-LIJ HEALTH SYSTEM SCREEN RESULTS

This is to inform you that your client screening request has been completed by Grant Huling (Contractor)

North Shore-LIJ Health System

Request Date:	12-14-2015
Requestor:	David Pierce
Discipline:	Health
Company Name:	North Shore-Long Island Jewish Health System [IV]
On High Risk Client List? :	No
A.M. Best Rating :	None
Moody's Rating :	A3 (Upper-medium grade; low credit risk) Outlook: Stable

D&B Credit Score Class :	5 (High risk of severe payment delinquency over the next 12 months)
D&B Financial Stress Class :	3 (Medium risk of severe financial stress over the next 12 months)
WorldCheck Rating :	N/A;

Ownership :

North Shore - LIJ Network, Inc. (d.b.a. North Shore-LIJ; North Shore - Long Island Jewish Health System) ("NSLIJ") is a nonprofit health system that includes 21 hospitals, The Feinstein Institute for Medical Research, rehabilitation and skilled nursing facilities, a home care network, a hospice network, and progressive care centers. NSLIJ is based in Great Neck, NY and was founded in 1997 with the merger of North Shore Health System and LIJ Medical Center. The entity North Shore - LIJ Network, Inc. registered with the New York Secretary of State in 2008.

Officers :

I profiled the officers named below using the LexisNexis database, Factiva, and Google News. Mr. Dowling has been named as a defendant in a large number of suits, nearly all which are in his former capacity as Commissioner of the New York State Department of Social Services. An additional half-dozen name in his capacity at NSLIJ. None of these seem unusually serious or relevant to our prospective engagement. Litigation results are inconclusive for Mr. Shapiro, due to the commonness of his name. I have found no suits naming him in connection with NSLIJ, at least. In April 2015, a Dorothy Feldman in NJ was named as the executrix of the estate of the deceased Robert Feldman. *Feldman v. Eric's Nursery and Garden Center*, 2015 N.J. LEXIS 527, 221 N.J. 492, 114 A.3d 360 (N.J. 2015). This is the only published case appearing to name Ms. Feldman; there are several additional docket entries naming a Dorothy Feldman, but none appear contextually likely to be matches. In all, I have found no litigation or news coverage that would adversely impact our prospective engagement.

- **President & CEO:** Michael J. Dowling - A biography of Mr. Dowling is available here: <https://www.northshorelij.com/about/vision-and-leadership/leadership-team/michael-j-dowling>

November 2015: The *New York Post* criticized Michael Dowling for the \$10 million in compensation he received in 2014. He was not accused of wrongdoing. (*New York Post*, November 29, 2015, accessible here: <http://nypost.com/2015/11/29/nonprofit-chief-makes-eye-popping-10-million-a-year/>)

- **EVP Finance & CFO:** Robert Shapiro, CPA - Mr. Shapiro's LinkedIn profile: <https://www.linkedin.com/in/bob-shapiro-a82917b>
- **VP & Chief Risk Officer:** Dorothy L. Feldman

Biographies of Mr. Shapiro, Ms. Feldman, and other members of the NSLIJ leadership team are available here: <https://www.northshorelij.com/about/vision-and-leadership/leadership-team#/18001>

Prior Health Risk Assessment :

Noteworthy News :

A search using Factiva and Google News yields a large amount of coverage of NSLIJ. None of it seems particularly adverse in nature -- I have found no indication of financial stress or criminal wrongdoing.

- **November 2015:** NSLIJ announced that it would rebrand, becoming Northwell Health in January 2016. CEO Michael Dowling said that the new name fit the health system's aspirations to become a national brand. (*Crain's New York Business*, November 2, 2015, accessible

here: http://www.crainsnewyork.com/article/20151102/HEALTH_CARE/311019994/an-8-billion-health-care-giant-outgrows-its-name-and-loses-its-long-island-accent)

- **October 2015:** A Nassau County Surrogate's Court judge has ordered Garden City attorney Steven Schlesinger, who is under investigation by the state attorney general's office for his court-appointed management of an \$11 million foundation, to produce a full accounting of the charity's finances by early December. The court subpoenaed NSLIJ, which had received a \$4.2 million donation from the charity. The health system does not appear to be under suspicion of wrongdoing. (*Newsday*, October 25, 2015)
- **September 2013:** Moody's assigned an A3 rating to NSLIJ's \$250 million in series 2013A bonds. The outlook was stable. (Moody's Investor's Service, September 4, 2013, accessible here: https://www.moodys.com/research/Moodys-assigns-A3-rating-to-North-Shore-Long-Island-Jewishs--PR_281555)
- **December 2008:** NSLIJ revealed that it had invested \$5.7 million with Bernard Madoff's \$50 billion pyramid scheme. (*Newsday*, December 16, 2008)

Our prospective client's news page: <https://www.northshorelij.com/about/news>

Litigation History :

A scan using LexisNexis, Factiva, and Google News produces a litigation history that is generally expected, given NSLIJ's line of business. The health system is named as a defendant in a large number of medical malpractice actions. It does not seem to have a pattern of litigiousness; I have found no suits involving a professional advisor.

- **August 2015:** In 2012, 12 patients sued NSLIJ, alleging that the system had failed to notify hundreds of patients whose records were accessed by an identity theft ring. In August 2015, a judge dismissed 10 of 11 claims, reducing the suit to one negligence claim. (*New York Law Journal*, August 20, 2015, accessible here: <https://www.northshorelij.com/about/news/identity-theft-lawsuit-narrowed-one-negligence-claim>; *Modern Healthcare*, February 12, 2012, accessible here: <http://www.modernhealthcare.com/article/20130212/NEWS/302129848>)
- **September 2010:** NSLIJ agreed in federal court to pay \$2.95 million to settle Medicare fraud charges brought by the U.S. Department of Justice. (DOJ press release, September 7, 2010, accessible here: <http://www.justice.gov/archive/usao/nys/pressreleases/September10/northshoresettlementpr.pdf>)

Comments :

Note: Our prospective client has been screened three times previously, most recently by Bryan Rivard in January 2012, at the request of Veronica Cano.

While NSLIJ screens well in terms of its litigation and news history, its vendor payment record is concerning. Dun & Bradstreet assigned the health system a very poor Credit Score Class of 5, which is derived from 76 vendor payment experiences. In addition, our prospective client has received a three-month PAYDEX of 53, indicating that vendor payments over the past three months have been an average of 28 days beyond terms, on a dollar-weighted basis.

All said, I strongly advise requesting a retainer, in light of NSLIJ's poor payment record. Please let me know if you have any questions -- I am glad to help.

Grant

grant.huling@milliman.com

NOTE: Please do not reply to this automated notice.

NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.

D-U-N-S® 80-792-0368

Headquarters
145 Community Dr,
Great Neck, NY 11021
Website: www.nslj.net

Phone 516 465-8000
Fax 516-465-8144

Comprehensive Report

Purchase Date: 12/14/2015
Last Update Date: 11/18/2015
Attention: Grant Huling

Executive Summary

Company Info

Year Started	1997	Employees	5,700
Control Year	1997	Employees Here	90 at this location
CEO	RICHARD D GOLDSTEIN, CHB	Trade Styles	NSLIJ; NORTHSORE LIJH

D&B Rating

D&B Rating

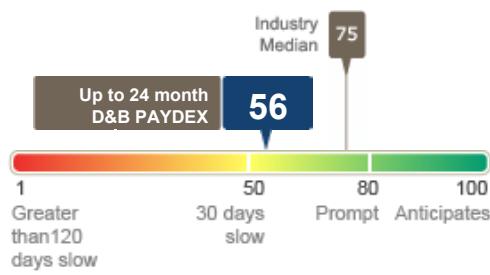
1R3

Composite Credit Appraisal



D&B PAYDEX®

Up to 24 month D&B PAYDEX



Up to 3 month D&B PAYDEX

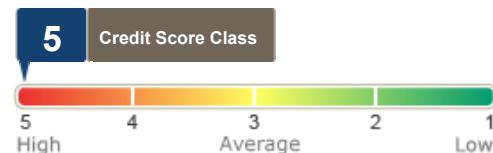


Predictive Analytics

Financial Stress Class



Credit Score Class

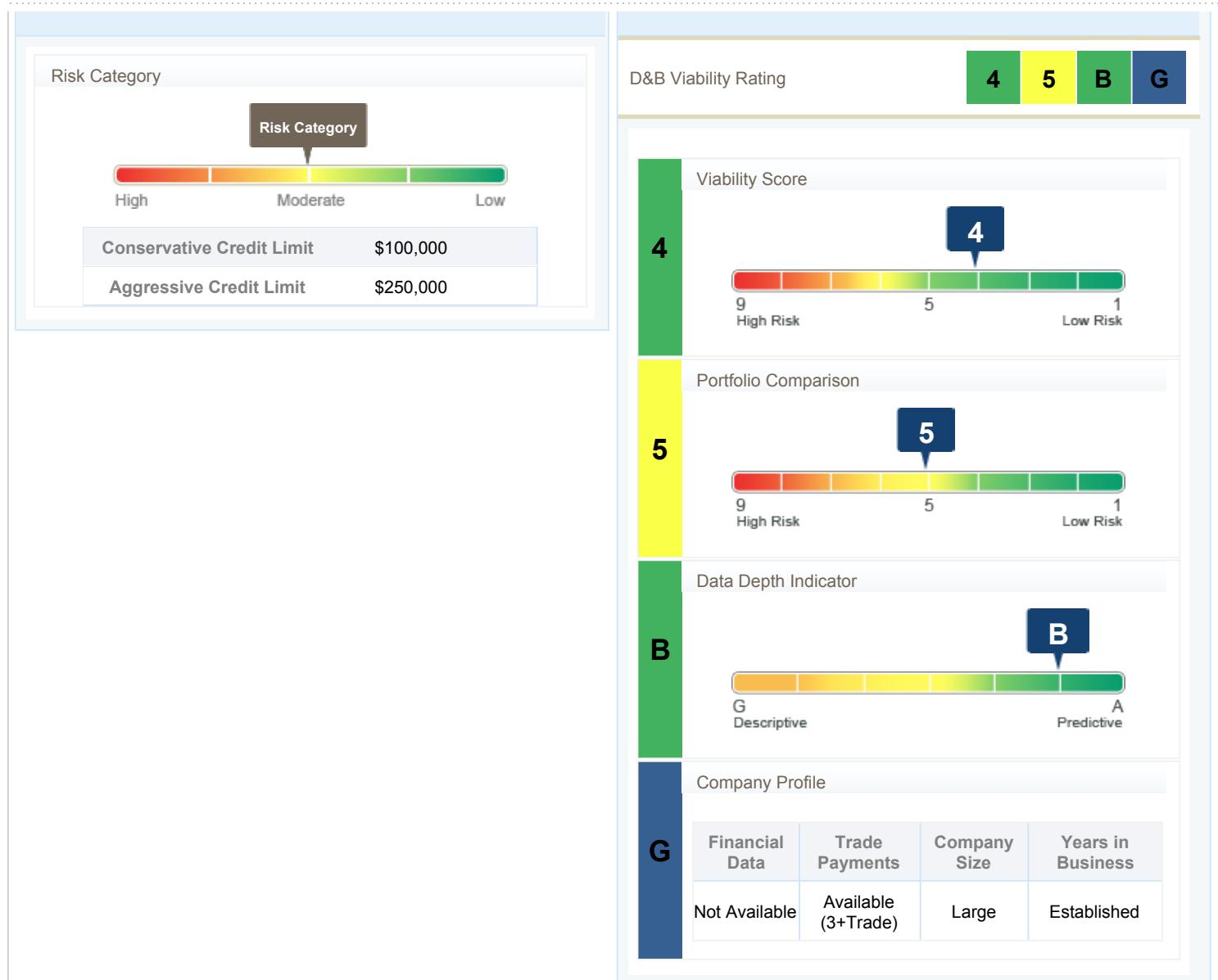


The Financial Stress Class of 3 for this company shows that firms with this class had a failure rate of 0.24% (24 per 10,000).

Financial Stress Class	3
Financial Stress Score	1,475
Highest Risk	1,001
Lowest Risk	1,875

The Credit Score class of 5 for this company shows that 53.10% of firms with this classification paid one or more bills severely delinquent.

Credit Score Class	5
Credit Score	431
Highest Risk	101
Lowest Risk	670



Business Information

Business Summary		Credit Capacity Summary							
Branch & Division	YES	D&B Rating							
Financing	SECURED	1R3							
SIC	8082 Home health care services, general hospital	<p>Composite Credit Appraisal</p> <div style="text-align: center;"> 3 </div>							
NAICS	621610 Home Health Care Services	Prior D&B Rating	1R3						
History Status	CLEAR	Rating Date	08/24/2015						
		<p>Payment Activity (based on 76 experiences)</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Average High Credit</td> <td style="width: 40%;">\$70,150</td> </tr> <tr> <td>Highest Credit</td> <td>1,000,000</td> </tr> <tr> <td>Total Highest Credit</td> <td>4,374,750</td> </tr> </table>		Average High Credit	\$70,150	Highest Credit	1,000,000	Total Highest Credit	4,374,750
Average High Credit	\$70,150								
Highest Credit	1,000,000								
Total Highest Credit	4,374,750								

D&B Viability Rating

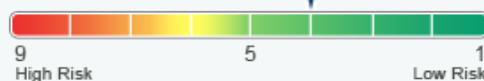


assessment of the probability that a company will no longer be in business within the next 12 months.

4

Viability Score

4



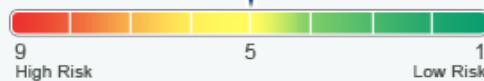
Compared to All US Businesses within D&B Database:

- Level of risk: **Low Risk**
- Businesses ranked 4 have a probability of becoming no longer viable: **5%**
- Percentage of businesses ranked 4: **14%**
- Across all US businesses, the average probability of becoming no longer viable: **14%**

5

Portfolio Comparison

5



Compared to all Businesses within the same MODEL SEGMENT:

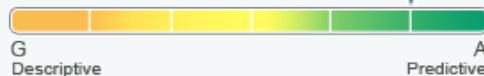
Model Segment: **Established Trade Payments**

- Level of risk: **Moderate Risk**
- Businesses ranked 5 within this model segment have a probability of becoming no longer viable: **5%**
- Percentage of businesses ranked 5 within this model segment: **11%**
- Within this model segment, the average probability of becoming no longer viable: **5%**

B

Data Depth Indicator

B



Data Depth Indicator Details:

- ✓ Rich Firmographics
- ✓ Extensive Commercial Trading Activity
- ✓ Basic Financial Attributes

Greater data depth can increase the precision of the D&B Viability Rating assessment.

You have the ability to influence the confidence of the viability assessment by asking the business to report more information to D&B at <https://iupdate.dnb.com/iUpdate/>

G

Company Profile

Financial Data	Trade Payments	Company Size	Years in Business
Not Available	Available (3+Trade)	Large	Established

Company Profile Details:

- Financial Data: **Not Available**
- Trade Payments: **Available (3+Trade)**
- Business Size: **Large** (Employees:50+ or Sales: \$500K+)
- Years in Business: **Established (5+)**



Business History

Officers	RICHARD D GOLDSTEIN, CHB; MICHAEL J DOWLING, PRES-CEO; ARTHUR KLEIN, MD, SR V PRES; DAVID L. BATTINELLI, MD, SR V PRES; KEITH THOMPSON, SR V PRES-GEN COUNSEL; ROBERT SHAPIRO, CFO; MARK J SOLAZZO, COO
Directors	THE OFFICER(S)

As of 11/18/2015

The New York Secretary of State's business registrations file showed that North Shore - Long Island Jewish Health System, Inc. was registered as a Non-Profit Corporation on October 27, 1997, under the file registration number 2193437.

Business started 1997.

RECENT EVENTS:

On October 23, 2008, an inside source stated that North Shore-Long Island Jewish Health Care, Inc., Manhasset, NY, has acquired Southside Hospital, Bay Shore, NY, on August 22, 2006. With this acquisition, Southside Hospital will operate as a subsidiary of North Shore-Long Island Jewish Health Care, Inc. Employees were retained. Further details were not disclosed.

RICHARD D GOLDSTEIN. Antecedents not available.

MICHAEL J DOWLING. 1997-present active here.

ARTHUR KLEIN, MD. Antecedents not available.

DAVID L. BATTINELLI, MD. Antecedents not available.

KEITH THOMPSON. Antecedents not available.

ROBERT SHAPIRO. Antecedents not available.

MARK J SOLAZZO. Antecedents not available.

HEALTH SYSTEM:

North Shore Long Island Jewish Health System, New Hyde Park, NY. Operates as a health system. Excercise board control over its members.

HEALTH SYSTEM MEMBERS:

1) Long Island Jewish Hospital, New Hyde Park, NY. Operates as a hospital. Started in 1949. DUNS #472-7027.

2) North Shore University Hospital, Manhasset, NY. DUNS# 07-236-4490. Chartered In 1946. Operates as a general hospital.

Business address has changed from 145 Community Dr, Manhasset, NY, 11030 to 145 Community Dr, Great Neck , NY, 11021.

Business Registration

CORPORATE AND BUSINESS REGISTRATIONS REPORTED BY THE SECRETARY OF STATE OR OTHER OFFICIAL SOURCE AS OF Dec 04 2015:
The following data is not an official record of the Department of State or the State of New York and Dun & Bradstreet is not an employee or agent thereof.

Registered Name	NORTHWELL HEALTH, INC.	Registration ID	2193437	Filing Date	10/27/1997
Business Type	CORPORATION	Duration	PERPETUAL		
Corporation Type	NON- PROFIT	Status	ACTIVE		
Incorporated Date	10/27/1997	Where Filed	SECRETARY OF STATE/CORPORATION DIVISION , ALBANY , NY		
State of Incorporation	NEW YORK				



Government Activity Summary

Activity Summary		Possible candidate for socioeconomic program consideration	
Borrower	No	Labor Surplus Area	N/A
Administrative Debt	No	Small Business	N/A
Grantee	Yes	Women Owned	N/A
Party Excluded from Federal Programs	No	Minority Owned	N/A
Public Company	N/A		
Contractor	No		
Importer/Exporter	N/A		

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

Operations Data

As of 11/18/2015

Description: Provides home health care services (50%). Operates as a medical or surgical hospital with medical school affiliation (50%). Revenue is generated through donations. Sells to general public. Territory : United States.

Employees: 5,700 which includes officer(s). 90 employed here.

Facilities: Occupies premises in a building.

Industry Data

SIC		NAICS	
Code	Description	Code	Description
80820000	Home health care services	621610	Home Health Care Services
80629904	Hospital, medical school affiliation	622110	General Medical and Surgical Hospitals



Family Tree

Branches Domestic

NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:00-446-3977) 35 PINELAWN RD STE 100W, MELVILLE, NY 11747-3111	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:01-475-3904) AKA: SYOSSET HOSPITAL 221 JERICHO TPKE, SYOSSET, NY 11791-4515	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:09-719-2319) AKA: REGION CARE NURSING 175 FULTON AVE STE 200, HEMPSTEAD, NY 11550-3702	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:11-130-3397) 15 BURKE LN, SYOSSET, NY 11791-3932	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:11-354-6795) 410 LAKEVILLE RD STE 200, NEW HYDE PARK, NY 11042-1103
NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:18-143-0294) 1979 MARCUS AVE STE E124, NEW HYDE PARK, NY 11042-1062	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:95-766-1846) AKA: MATERIAL SUPPORT SERVICES 972 BRUSH HOLLOW RD, WESTBURY, NY 11590-1740	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:83-231-6538) AKA: NORTH SHORE HOSPITAL 300 COMMUNITY DR, MANHASSET, NY 11030-3816	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:02-962-6118) AKA: IMAGING 611 NORTHERN BLVD STE 250, GREAT NECK, NY 11021-5209	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:01-814-6343) 50 SEAVIEW BLVD, PORT WASHINGTON, NY 11050-4620
NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:86-787-5911) AKA: LONG ISLAND JEWISH HOSPITAL 27005 76TH AVE FL 1, NEW HYDE PARK, NY 11040-1402	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:02-758-0053) 5 DAKOTA DR, NEW HYDE PARK, NY 11042-1107	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:07-973-3764) 13620 38TH AVE STE 4CFE, FLUSHING, NY 11354-4232	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:08-004-6556) 200 COMMUNITY DR, GREAT NECK, NY 11021-5510	

Subsidiaries Domestic

THE LONG ISLAND HOME (D-U-N- S@:06-474-4014) AKA: BROADLAWN MANNER NURSG CARE CTR 400 SUNRISE HWY, AMITYVILLE, NY 11701-2508	LONG ISLAND JEWISH MEDICAL CENTER; (D-U-N- S@:06-472-7027) 27005 76TH AVE, NEW HYDE PARK, NY 11040-1402	NORTH SHORE UNIVERSITY HOSPITAL; (D-U-N- S@:07-236-4490) 300 COMMUNITY DR, MANHASSET, NY 11030-3816	LHH CORPORATION (D-U-N- S@:07-104-5397) AKA: LENOX HILL HOSPITAL 100 E 77TH ST, NEW YORK, NY 10075-1850	STATEN ISLAND UNIVERSITY HOSPITAL, INC; (D-U-N- S@:17-513-8700) AKA: STATEN ISLAND UNIVERSITY HOSPITAL 475 SEAVIEW AVE, STATEN ISLAND, NY 10305-3436
REGIONCARE INC (D-U-N- S@:80-792-0442) 200 COMMUNITY DR STE 1, GREAT NECK, NY 11021-5511	MONTER CANCER CENTER (D-U-N- S@:80-145-5069) 450 LAKEVILLE RD STE M34, NEW HYDE PARK, NY 11042-1118	PLAINVIEW HOSPITAL (D-U-N- S@:07-963-4009) 888 OLD COUNTRY RD, PLAINVIEW, NY 11803-4914	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.; (D-U-N- S@:03-089-0589) 200 COMMUNITY DR, GREAT NECK, NY 11021-5510	

This list is limited to the first 25 branches, subsidiaries, divisions and affiliates, both domestic and international. Please use the Global Family Linkage Link above to view the full listing.



Financial Statements

Key Business Ratios (Based on 46 establishments)

D&B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance. To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales	UN	3.9	UN
Return on Net Worth	UN	11.0	UN
Short Term Solvency			
Current Ratio	UN	2.5	UN
Quick Ratio	UN	2.1	UN
Efficiency			
Assets Sales	UN	61.5	UN
Sales / Net Working Capital	UN	8.7	UN
Utilization			
Total Liabs / Net Worth	UN	56.8	UN

Most Recent Financial Statement

As of 11/18/2015

On November 18, 2015, attempts to contact the management of this business have been unsuccessful. Inside and outside sources confirmed operation and location.

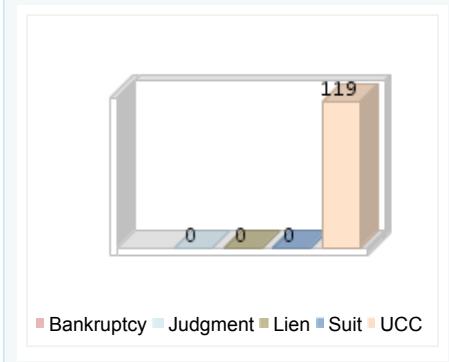
Indicators

Public Filings Summary

The following data includes both open and closed filings found in D&B's database on this company

Record Type	No. of Records	Most Recent Filing Date
Judgment	0	
Lien	0	
Suit	0	
UCC	119	10/12/2015

Public Filings



The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

Full Filings

UCC Filings

Collateral	Account(s) and proceeds - Chattel paper and proceeds - General intangibles(s) and proceeds - Leased Computer equipment and proceeds - Leased Equipment and proceeds	Latest Info Received	01/08/2008
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Filing No.	0712186234768	Date Filed	12/18/2007
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY		
Secured Party	NATIONAL CITY COMMERCIAL CAPITAL COMPANY, LLC, CINCINNATI, OH		
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, WESTBURY, NY		
Filing No.	1211060629814	Latest Info Received	11/17/2012
Original UCC Filed Date	07/03/2006	Type	Amendment
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	11/06/2012
Secured Party	BANC OF AMERICA LEASING & CAPITAL, LLC, TUCKER, GA	Original Filing No.	0607030553637
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		
Collateral	Leased Assets - Leased Equipment	Latest Info Received	11/22/2012
Filing No.	1211150644803	Type	Amendment
Original UCC Filed Date	07/03/2006	Date Filed	11/15/2012
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Original Filing No.	0607030553637
Secured Party	BANC OF AMERICA LEASING & CAPITAL, LLC, TUCKER, GA		
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		
Filing No.	1307295806993	Latest Info Received	08/06/2013
Original UCC Filed Date	07/03/2006	Type	Amendment
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	07/29/2013
Secured Party	BANC OF AMERICA LEASING & CAPITAL, LLC, TUCKER, GA	Original Filing No.	0607030553637
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		
Filing No.	1308015823943	Latest Info Received	08/15/2013
Original UCC Filed Date	07/03/2006	Type	Amendment
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	08/01/2013
Secured Party	BANC OF AMERICA LEASING & CAPITAL, LLC, TUCKER, GA	Original Filing No.	0607030553637
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		
Filing No.	1409226006306	Latest Info Received	10/02/2014
Original UCC Filed Date	07/03/2006	Type	Amendment
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	09/22/2014
Secured Party	BANC OF AMERICA LEASING & CAPITAL, LLC, TUCKER, GA	Original Filing No.	0607030553637
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		
Collateral	All Computer equipment - All Equipment	Latest Info Received	09/24/2009
Filing No.	0909155830077	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	09/15/2009
Secured Party	U.S. BANCORP EQUIPMENT FINANCE, INC., LARKSPUR, CA		
Debtor	NORTH SHORE-LONG ISLAND JEWISH HEALTH SYSTEM, INC., WESTBURY, NY		
Collateral	Equipment including proceeds and products	Latest Info Received	02/21/2013
Filing No.	1302125168336	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	02/12/2013



WI

Debtor NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.

Collateral	Equipment including proceeds and products	Latest Info Received	12/22/2012
Filing No.	1212136416501	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	12/13/2012
Secured Party	GENERAL ELECTRIC CAPITAL CORPORATION, MILWAUKEE, WI		
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		

Collateral	Equipment including proceeds and products	Latest Info Received	12/22/2011
Filing No.	1112156403227	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	12/15/2011
Secured Party	GENERAL ELECTRIC CAPITAL CORPORATION, MILWAUKEE, WI		
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		

Collateral	Equipment including proceeds and products	Latest Info Received	12/22/2011
Filing No.	1112156403203	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	12/15/2011
Secured Party	GENERAL ELECTRIC CAPITAL CORPORATION, MILWAUKEE, WI		
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		

Collateral	Equipment including proceeds and products	Latest Info Received	09/30/2011
Filing No.	1109236034060	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	09/23/2011
Secured Party	GENERAL ELECTRIC CAPITAL CORPORATION, MILWAUKEE, WI		
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		

Collateral	Equipment including proceeds and products	Latest Info Received	04/26/2010
Filing No.	1004145340168	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	04/14/2010
Secured Party	GENERAL ELECTRIC CAPITAL CORPORATION, MILWAUKEE, WI		
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		

Collateral	Equipment including proceeds and products	Latest Info Received	06/28/2007
Filing No.	0706185598310	Type	Original
Where Filed	SECRETARY OF STATE/UCC DIVISION, ALBANY, NY	Date Filed	06/18/2007
Secured Party	GENERAL ELECTRIC CAPITAL CORPORATION, MILWAUKEE, WI		
Debtor	NORTH SHORE - LONG ISLAND JEWISH HEALTH SYSTEM, INC.		

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed. Additional UCC and SLJ filings for this company can be found by conducting a more detailed search in our Public Records Database.



Commercial Credit Score

Summary

Credit Score Class

5 Credit Score Class



(High risk of severe payment delinquency over next 12 months.)

Incidence of Delinquent Payment

Among Companies with This Class	53.10%
Average Compared to All Businesses	10.20%
Credit Score Percentile	9
Credit Score	431
Number of Payment Experiences	76

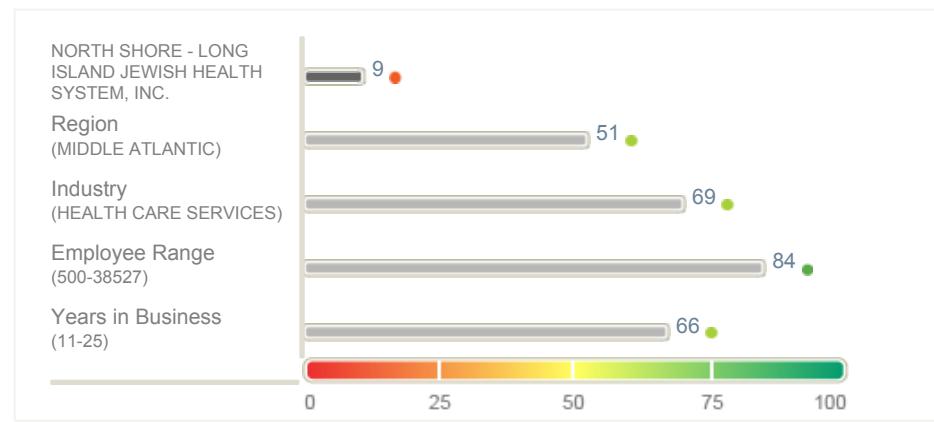
Key Factors

- Proportion of past due balances to total amount owing
- Increase in proportion of delinquent payments in recent payment experiences
- Proportion of slow payments in recent months
- Higher risk industry based on delinquency rates for this industry

Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 91 days past due or more by creditors. The calculation of this value is based on D&B's trade payment database.
- The Credit Score Percentile reflects the relative ranking of a firm among all scorable companies in D&B's file.
- The Credit Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

Credit Score Percentile Norms Comparison



- Higher risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.



Financial Stress Score

Summary

Financial Stress Class



Financial Stress Score Percentile

Financial Stress National Percentile	49
Financial Stress Score	1475
Probability of Failure with This Score	0.24%
Failure per 10K	24/10,000
Average Failure Rate within D&B database	0.48%
Failure per 10K	48/10,000
Number of Payment Experiences	76

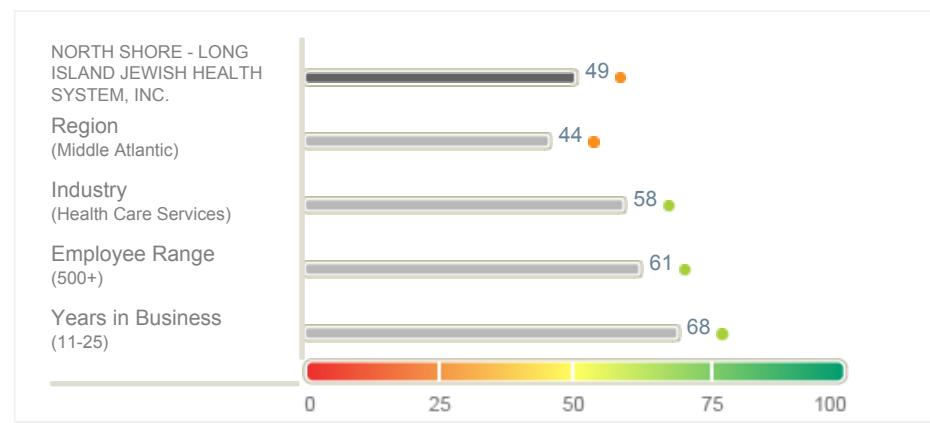
Key Factors

- High proportion of past due balances to total amount owing.
- Low proportion of satisfactory payment experiences to total payment experiences.
- UCC Filings reported.
- High proportion of slow payment experiences to total number of payment experiences.
- High number of inquiries to D&B over last 12 months.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The probability of failure shows the percentage of firms in a given percentile that discontinue operations with loss to creditors. The average probability of failure is based on businesses in D&B's database and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.

Financial Stress Percentile Comparison



- Lower risk than other companies in the same region.
- Higher risk than other companies in the same industry.
- Higher risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

Advanced Paydex + CLR

D&B PAYDEX®



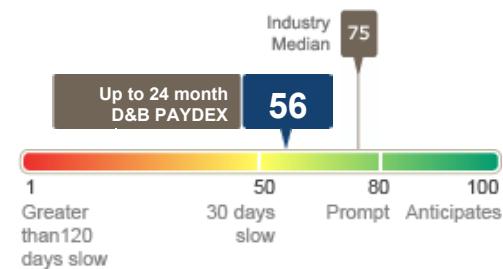
Shows the D&B PAYDEX scores as calculated up to 3 months and up to 24 months of payment experiences.

Up to 3 month D&B PAYDEX



When weighted by dollar amount, payments to suppliers average 28 Days Beyond Terms. Based on payments collected over last 3 months.

Up to 24 month D&B PAYDEX



When weighted by dollar amount, payments to suppliers average 26 days beyond terms. Based on payments collected up to 24 months.

When weighted by dollar amount, the industry average is 8 DAYS BEYOND terms.

■ High risk of late payment (average 30 to 120 days beyond terms)

■ Medium risk of late payment (average 30 days or less beyond terms)

■ Low risk of late payment (average prompt to 30+ days sooner)

Payment Trend	unchanged *	Total Payment Experiences for the HQ	76	Highest Now Owing	\$1,000,000
Payments Within Terms	70%	Total Placed for Collection	1	Highest Past Due	\$90,000
Average High Credit	\$70,150	Largest High Credit	\$1,000,000		

* compared to payments three months ago

Credit Limit Recommendation



Recommendation Date **12/14/2015**

Conservative Credit Limit **\$100,000**

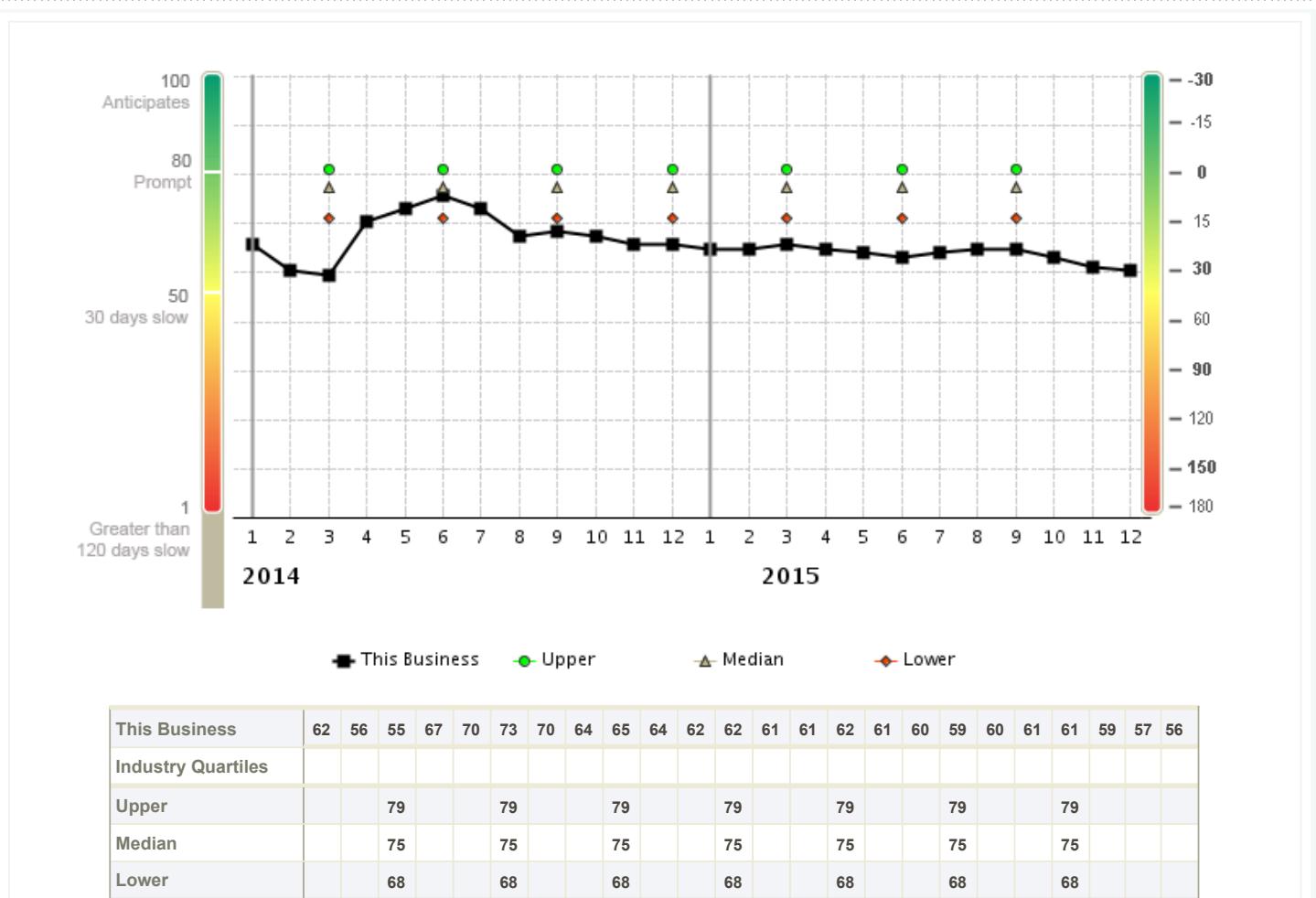
Aggressive Credit Limit **\$250,000**

Key Factor

Risk is assessed using D&B's scoring methodology and is one factor used to create the recommended limits

PAYDEX Yearly Trend

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters.
The Primary Industry is Home health care services, general hospital, based on SIC code 8082.



Note

- Current PAYDEX® for this Business is 56, or equal to 26 days beyond terms.
- The 24 month high paydex is 73.0, or equal to 11 DAYS BEYOND terms.
- The 24 month low paydex is 55.0, or equal to 26 DAYS BEYOND terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile.
- Industry lower quartile represents the performance of the payers in the 25th percentile.

Payment Habits

Credit Extended	% of Payments Within Terms	No. of Payment Experiences	Total Amount USD
Over \$100,000	31%	9	\$3,850,000
50,000-100,000	75%	2	140,000
15,000-49,999	79%	11	270,000
5,000-14,999	73%	6	42,500
1,000-4,999	72%	20	41,000
Under 1,000	63%	14	5,800

Based on up to 24 months of payments

Payment Summary

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 76 payment experiences in D&B's file, with 38 experiences reported during the last three month period. The highest Now Owes on file is \$1,000,000. The highest Past Due on file is \$90,000.

All Industries



Industries	Total Received	Total Amounts	Largest High Credit	Within Terms (%)	Days Slow (%)			
					0-30	31-60	61-90	90+
Public finance	17	\$138,000	\$40,000	100	0	0	0	0
Mfg medical instrmnt	6	1,010,850	700,000	35	0	30	35	0
Electric services	5	115,250	100,000	99	0	0	0	1
Telephone communictns	3	303,500	300,000	100	0	0	0	0
Short-trm busn credit	3	131,000	100,000	100	0	0	0	0
Misc repair services	2	120,000	100,000	92	8	0	0	0
Misc business credit	2	95,000	70,000	100	0	0	0	0
Mfg electromedcl prdt	2	40,000	35,000	56	0	0	44	0
Whol groceries	2	20,250	20,000	51	49	0	0	0
Whol electrical equip	1	1,000,000	1,000,000	0	0	100	0	0
Mfg photograph equip	1	1,000,000	1,000,000	0	100	0	0	0
Mfg refrig/heat equip	1	250,000	250,000	100	0	0	0	0
Security broker/deal	1	70,000	70,000	50	50	0	0	0
Radiotelephone commun	1	20,000	20,000	0	100	0	0	0
Whol medical equip	1	7,500	7,500	100	0	0	0	0
Noncoml research org.	1	7,500	7,500	0	0	50	0	50
Ret stationery	1	5,000	5,000	100	0	0	0	0
Business consulting	1	2,500	2,500	0	50	0	0	50
Whol industrial equip	1	2,500	2,500	0	0	100	0	0
Mfg public bldg furn	1	2,500	2,500	50	0	0	50	0
Testing laboratory	1	2,500	2,500	0	100	0	0	0
Executive office	1	2,500	2,500	100	0	0	0	0
Mfg process controls	1	1,000	1,000	50	50	0	0	0
Mfg frozen deserts	1	750	750	0	100	0	0	0
Mfg computers	1	750	750	0	0	100	0	0
Trucking non-local	1	250	250	100	0	0	0	0
Ret mail-order house	1	100	100	50	50	0	0	0
Whol durable goods	1	50	50	100	0	0	0	0
Lithographic printing	1	50	50	100	0	0	0	0
Mfg drug preparations	1	0	0	0	0	0	0	0

Other Payment Categories

Category	Total Received	Total Dollar Amounts	Largest High Credit
Cash experiences	9	\$450	\$250
Payment record unknown	3	25,000	5,000
Unfavorable comments	0	0	0
Placed for Collection	1	0	0

Detailed Payment History

Date Reported	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale within(months)
November 2015	Ppt	\$250,000	\$250,000	\$0	N/A	1



	Ppt	100,000	100,000	0	N/A	1
	Ppt	30,000	7,500	0	N/A	1
	Ppt	5,000	0	0	N60	2-3
	Ppt	1,000	0	0	N/A	6-12
	Ppt	250	0	0	N/A	2-3
	Ppt-Slow 5	1,000	1,000	500	N/A	1
	Ppt-Slow 30	20,000	0	0	N/A	1
	Ppt-Slow 30	20,000	10,000	2,500	N/A	1
	Ppt-Slow 30	7,500	7,500	5,000	N/A	1
	Ppt-Slow 60	750	0	0	N/A	6-12
	Ppt-Slow 60+	700,000	300,000	0	N45	1
	Ppt-Slow 60+	2,500	500	500	N30	4-5
	Ppt-Slow 90	35,000	250	0	N60	1
	Ppt-Slow 90	2,500	0	0	N/A	2-3
	Slow	0	0	0	N/A	2-3
	Slow 15	750	0	0	N/A	4-5
	Slow 30	1,000,000	1,000,000	0	N/A	6-12
	Slow 45	300,000	300,000	15,000	N30	1
	Slow 50	1,000,000	200,000	90,000	N30	1
	Slow 60	750	0	0	N/A	6-12
	(022)Bad debt	0	5,000	5,000	N/A	4-5
	(023)	0	0	0	Sales COD	1
	(024)	0	0	0	Sales COD	1
	(025)Bad debt	0	15,000	15,000	N/A	4-5
	(026)	100	0	0	Cash account	1
	(027)	0	0	0	Cash account	4-5
	(028)	0	0	0	Cash account	4-5
	(029)	0	0	0	Cash account	6-12
October 2015	Ppt	100,000	85,000	0	N/A	1
	Ppt	10,000	7,500	0	N/A	1
	Ppt	2,500	1,000	0	N/A	1
	Ppt	2,500	0	0	N/A	1
	Ppt-Slow 30	70,000	0	0	N30	6-12
	Ppt-Slow 90	250	50	0	N/A	1
	Ppt-Slow 120	2,500	50	0	N/A	1
	(037)	50	0	0	Cash account	6-12
September 2015	Ppt	50	0	0	N/A	1
August 2015	Slow 30-120+	2,500	0	0	N/A	2-3
July 2015	(040)Placed for collection	250	250	0	N/A	
May 2015	Ppt	5,000	5,000	0	N/A	1
	Ppt	2,500	0	0	N/A	6-12
	Ppt	1,000	0	0	N/A	1
April 2015	Ppt	50	0	0	N/A	1
March 2015	Ppt	300,000	200,000	0	N/A	
January 2015	Ppt	1,000	1,000	0	N/A	1
	Ppt	250	0	0	N/A	6-12
	Slow 15	20,000	20,000	20,000	N/A	1
	Slow 120	100	0	0	N/A	6-12



December 2014	Ppt	1,000	0	0	N/A	1
	Ppt	1,000	0	0	N/A	1
	Ppt-Slow 30	100	0	0	N30	6-12
	(053)	5,000	0	0	N/A	1
November 2014	Ppt	100,000	0	0	N/A	6-12
	(055)	250	0	0	Cash account	6-12
August 2014	(056)	50	0	0	Cash account	2-3
June 2014	Ppt	25,000	0	0	N/A	6-12
	Ppt	25,000	0	0	N/A	1
	Ppt	15,000	0	0	N/A	1
	Ppt	15,000	0	0	N/A	1
	Ppt	2,500	0	0	N/A	1
	Ppt	2,500	0	0	N/A	6-12
	Ppt	2,500	0	0	N/A	1
	Ppt	2,500	0	0	N/A	6-12
	Ppt	2,500	0	0	N/A	6-12
	Ppt	750	0	0	N/A	1
	Ppt	750	0	0	N/A	1
	Ppt	750	0	0	N/A	1
	Ppt	250	0	0	N/A	1
May 2014	Slow 60-120	7,500	0	0	N/A	6-12
April 2014	Ppt	40,000	0	0	N/A	1
March 2014	Slow 60	2,500	1,000	0	N30	1
December 2013	Ppt	7,500	7,500	0	N30	1
	Slow 30	2,500	2,500	2,500	N30	
November 2013	Ppt	70,000	0	0	N/A	6-12
	Ppt	25,000	0	0	N/A	6-12

Lines shown in red are 30 or more days beyond terms

Payment experiences reflect how bills are met in relation to the terms granted. In some instances payment beyond terms can be the result of disputes over merchandise, skipped invoices etc.

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.