Months before the Palomar Health downgrade, BondWave Muni News users knew there was going to be trouble
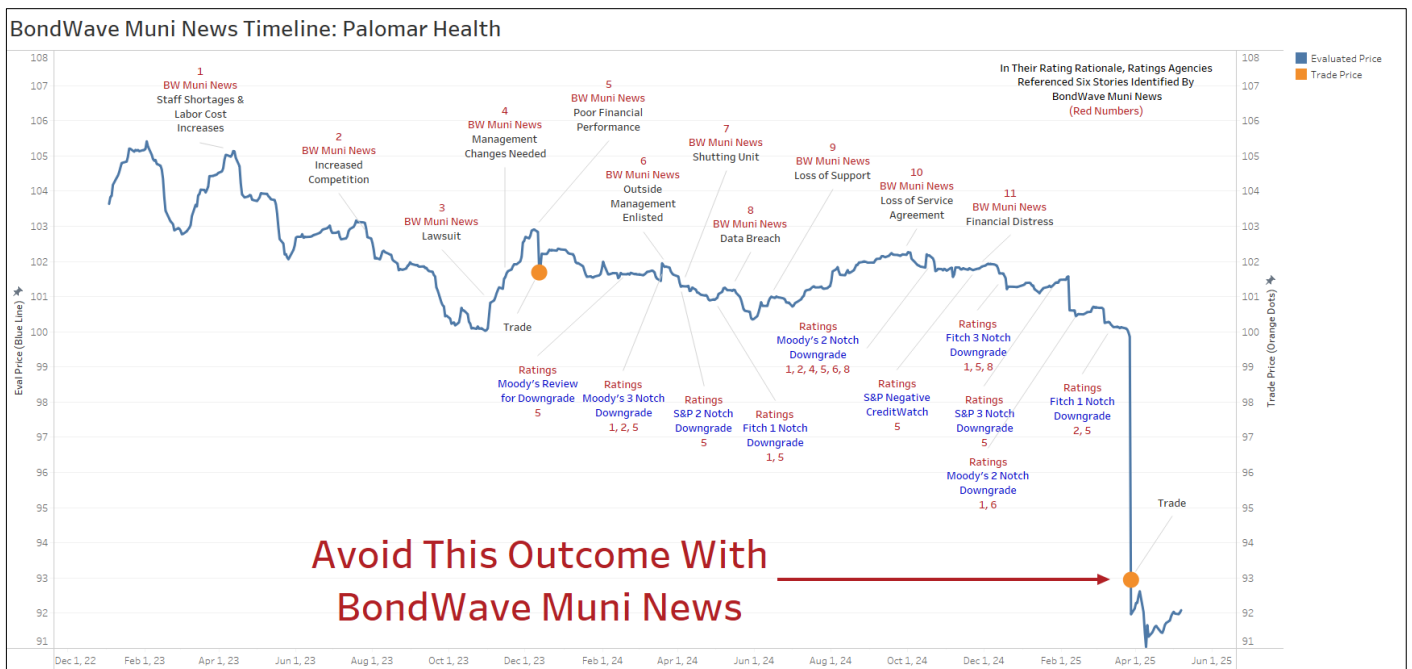
MULTI-YEAR WARNING

By harnessing the power of data collection, Natural Language Processing (NLP), and other AI techniques, you can glean insights into emerging issues with municipal obligors (and associated muni bonds at the CUSIP level). Our AI-driven content enables businesses to make sense of the overabundance of news and other unstructured data sources in real-time.

CASE IN POINT - Palomar Health, based in Escondido, CA, experienced several credit rating downgrades from the "Big Three" ratings agencies in 2024 and into 2025. For BondWave Muni News users monitoring this obligor, these developments came as no surprise. Over the past few years, our platform identified and highlighted several key risk indicators—including persistent staffing shortages, increased competition, a significant data breach, and ongoing financial distress. These events served as early warning signs, underscoring the value of proactive monitoring of your investment portfolio.

BondWave surveils all U.S. muni obligors and provides early warnings on material changes. You can use our AI platform to monitor and analyze hundreds of thousands of articles a day, simplifying research processes from 10 hours down to as little as 10 minutes. And that research is made more fruitful by revealing trends and educated predictions.

How much can you save clients by knowing emerging issues weeks earlier? Learn more or request trial access at https://bondwave.com/contact-us/

WHY BONDWAVE? With 150+ years of combined experience across our team and a suite of solutions that continuously evolve to keep pace with the ever-changing fixed income landscape, we help our clients solve problems, make informed investment decisions, efficiently manage their fixed income business, and grow their assets.