

# **Affirmative Insurance Holdings Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

Affirmative Insurance Holdings Inc. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between Affirmative Insurance Holdings Inc. and its competitors. This provides our Clients with a clear understanding of Affirmative Insurance Holdings Inc. position in the Industry.

The report contains detailed information about Affirmative Insurance Holdings Inc. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for Affirmative Insurance Holdings Inc.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The Affirmative Insurance Holdings Inc. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and

company's long-term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes Affirmative Insurance Holdings Inc. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of Affirmative Insurance Holdings Inc. business.

### **About Affirmative Insurance Holdings Inc.**

Affirmative Insurance Holdings, Inc. engages in the distribution and production of non-standard personal automobile insurance policies and related products and services for individual consumers in targeted geographic markets.

The company's non-standard personal automobile insurance policies provide coverage to drivers who find it difficult to obtain insurance from standard automobile insurance companies due to their lack of prior insurance, age, driving record, limited financial resources or other factors.

As of December 31, 2009, the company's subsidiaries included insurance companies licensed to write policies in 40 states, underwriting agencies, and retail agencies with 201 owned stores and relationships with 2 unaffiliated underwriting agencies. The company is active in offering insurance directly to individual consumers through retail stores in 9 states (Louisiana, Texas, Illinois, Alabama, Missouri, Indiana, South Carolina, Kansas, and Wisconsin) and distributing its own insurance policies through 9,400 independent agents or brokers in 11 states (Louisiana, Texas, Illinois, Alabama, California, Michigan, Florida, Missouri, Indiana, South Carolina, and New Mexico).

## Insurance Products

The company issues non-standard personal automobile insurance policies through its wholly owned insurance company subsidiaries. As of December 31, 2009, its insurance companies were licensed to write business in 40 states. The company's insurance companies possess the certificates of authority and capital necessary to transact insurance business and issue policies, and they rely on both its underwriting agencies and unaffiliated underwriting agencies to design, distribute and service those policies.

The company's non-standard personal automobile insurance policies, which generally are issued for the minimum limits of liability coverage mandated by state laws, provide coverage to drivers who find it difficult to obtain insurance from standard insurance companies due to a number of factors, including lack of prior coverage, failure to maintain continuous coverage, age, prior accidents, driving violations, type of vehicle or limited financial resources.

The company offers a range of coverage options to meet its policyholders' needs. It offers both liability-only policies, as well as full coverage policies, which include first-party coverage for the insured's vehicle. The company's liability-only policies generally include bodily injury liability coverage, which protects insureds if they are involved in accidents that cause bodily injury to others, and also provides them with a defense if others sue for covered damages; and property damage liability coverage, which protects insureds if they are involved in accidents that cause damage to another's property.

The liability-only policies may also include personal injury protection coverage and/or medical payment coverage, depending on state statutes. These policies provide coverage for injuries without regard to fault, as well as uninsured/underinsured motorist coverage. In addition to its liability-only coverage, the full coverage policies the company sells include collision coverage, which pays for damage to the insured vehicle as a result of a collision with another vehicle or object, regardless of fault; and comprehensive coverage, which pays for damages to the insured vehicle as a result of causes other than collision, such as theft, hail and vandalism. Full coverage policies may also include optional coverages, such as towing, rental reimbursement and special equipment. The company offers various policy terms ranging from one month to one year.

Third-party non-standard personal automobile insurance policies: With the exception of stores located in Louisiana and Alabama, its owned retail stores also sell non-standard

personal automobile insurance policies issued by third-party insurance companies for which the company receives commission income and fees. The company's retail stores offer these insurance policies underwritten by third-party insurance companies in addition to its own insurance policies primarily to provide a range of products and pricing to meet its customers' needs.

**Complementary insurance products:** The company's retail stores also sell a small amount of standard and preferred personal automobile insurance and certain other personal lines insurance products underwritten by third-party insurance companies. Its complementary insurance products are designed to appeal to purchasers of non-standard personal automobile insurance policies and include such products as motorcycle and recreational vehicle coverage, motor club memberships, vehicle protection, travel protection, and hospital indemnity.

**Ancillary non-insurance products and services:** The company's retail stores may offer non-insurance products and services designed to appeal to its customers, including towing, hospital indemnity insurance, and income tax services.

## Distribution

As of December 31, 2009, 2 unaffiliated underwriting agencies in California that distributed policies through an aggregate of approximately 4,400 independent agencies, produced business for its insurance company subsidiaries

**Retail stores:** The company's retail stores serve as direct sales and customer service outlets for insurance companies and other vendors. As of December 31, 2009, the company sold products and services directly to individual consumers through its 201 owned retail stores. As of December 31, 2009, its retail stores were located in 23 designated market area (DMAs) in 9 states.

The company operate its retail stores under five names — A-Affordable, Driver's Choice, InsureOne, USAgencies, and Yellow Key.

## History

Affirmative Insurance Holdings, Inc., formerly known as Instant Insurance Holdings, Inc., was founded in 1998.

The above Company Fundamental Report is a half-ready report and contents are

subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

## Contents

RESEARCH METHODOLOGY

DISCLAIMER

### **1. AFFIRMATIVE INSURANCE HOLDINGS INC. COMPANY PROFILE**

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

### **2. AFFIRMATIVE INSURANCE HOLDINGS INC. BUSINESS OVERVIEW**

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

### **3. AFFIRMATIVE INSURANCE HOLDINGS INC. SWOT ANALYSIS**

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

### **4. AFFIRMATIVE INSURANCE HOLDINGS INC. FINANCIAL ANALYSIS**

- 4.1. Financial Statements
  - 4.1.1. Income Statement
  - 4.1.2. Balance Sheet
  - 4.1.3. Cash Flow
- 4.2. Financial Ratios
  - 4.2.1. Profitability
  - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

## **5. AFFIRMATIVE INSURANCE HOLDINGS INC. COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. Affirmative Insurance Holdings Inc. Direct Competitors
- 5.2. Comparison of Affirmative Insurance Holdings Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Affirmative Insurance Holdings Inc. and Direct Competitors Stock Charts
- 5.4. Affirmative Insurance Holdings Inc. Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. Affirmative Insurance Holdings Inc. Industry Position Analysis

## **6. AFFIRMATIVE INSURANCE HOLDINGS INC. NEWS & EVENTS**

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

## **7. AFFIRMATIVE INSURANCE HOLDINGS INC. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. AFFIRMATIVE INSURANCE HOLDINGS INC. ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. UNITED STATES PESTEL ANALYSIS<sup>2</sup>**

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors

9.5. Environmental Factors

9.6. Legal Factors

## **10. AFFIRMATIVE INSURANCE HOLDINGS INC. IFE, EFE, IE MATRICES<sup>2</sup>**

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

## **11. AFFIRMATIVE INSURANCE HOLDINGS INC. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. AFFIRMATIVE INSURANCE HOLDINGS INC. VRIO ANALYSIS<sup>2</sup>**

## **APPENDIX: RATIO DEFINITIONS**

## **LIST OF FIGURES**

Affirmative Insurance Holdings Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit

Profit Margin Chart

Operating Margin Chart

Return on Equity (ROE) Chart

Return on Assets (ROA) Chart

Debt to Equity Chart

Current Ratio Chart

Affirmative Insurance Holdings Inc. 1-year Stock Charts

Affirmative Insurance Holdings Inc. 5-year Stock Charts

Affirmative Insurance Holdings Inc. vs. Main Indexes 1-year Stock Chart

Affirmative Insurance Holdings Inc. vs. Direct Competitors 1-year Stock Charts

Affirmative Insurance Holdings Inc. Article Density Chart

1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.

The complete financial data is available for publicly traded companies.



## List Of Tables

### LIST OF TABLES

Affirmative Insurance Holdings Inc. Key Facts  
Profitability  
Management Effectiveness  
Income Statement Key Figures  
Balance Sheet Key Figures  
Cash Flow Statement Key Figures  
Financial Performance Abbreviation Guide  
Affirmative Insurance Holdings Inc. Key Executives  
Affirmative Insurance Holdings Inc. Major Shareholders  
Affirmative Insurance Holdings Inc. History  
Affirmative Insurance Holdings Inc. Products  
Revenues by Segment  
Revenues by Region  
Affirmative Insurance Holdings Inc. Offices and Representations  
Affirmative Insurance Holdings Inc. SWOT Analysis  
Yearly Income Statement Including Trends  
Income Statement Latest 4 Quarters Including Trends  
Yearly Balance Sheet Including Trends  
Balance Sheet Latest 4 Quarters Including Trends  
Yearly Cash Flow Including Trends  
Cash Flow Latest 4 Quarters Including Trends  
Affirmative Insurance Holdings Inc. Profitability Ratios  
Margin Analysis Ratios  
Asset Turnover Ratios  
Credit Ratios  
Long-Term Solvency Ratios  
Financial Ratios Growth Over Prior Year  
Affirmative Insurance Holdings Inc. Capital Market Snapshot  
Affirmative Insurance Holdings Inc. Direct Competitors Key Facts  
Direct Competitors Profitability Ratios  
Direct Competitors Margin Analysis Ratios  
Direct Competitors Asset Turnover Ratios  
Direct Competitors Credit Ratios  
Direct Competitors Long-Term Solvency Ratios  
Industry Statistics

Affirmative Insurance Holdings Inc. Industry Position  
Company vs. Industry Income Statement Analysis  
Company vs. Industry Balance Sheet Analysis  
Company vs. Industry Cash Flow Analysis  
Company vs. Industry Ratios Comparison  
Affirmative Insurance Holdings Inc. Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3×3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

### Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

### **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

## **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

## **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

Reputation

Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

## I would like to order

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