

American Independence Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

American Independence Corp. 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 American Independence Corp. and its competitors. This provides our Clients with a clear understanding of American Independence Corp. position in the Industry.

The report contains detailed information about American Independence Corp. 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 American Independence Corp.. 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 American Independence Corp. 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 American Independence Corp. 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 American Independence Corp. business.

About American Independence Corp.

American Independence Corp., through its subsidiaries, engages in the health insurance and reinsurance business in the United States. The company provides specialized health coverage and related services to commercial customers and individuals. It focuses on niche health products and/or narrowly defined distribution channels in the United States.

The company's wholly owned subsidiary, Independence American Insurance Company (Independence American), markets its products through its managing general underwriter and agency subsidiaries and through independent brokers, producers, and agents. Independence American is licensed to write property and/or casualty insurance in 49 states and the District of Columbia.

The company owns controlling interests in two managing general underwriter subsidiaries: Marlton Risk Group LLC (Marlton) and Risk Assessment Strategies, Inc. (RAS) (collectively referred to as MGUs). It also has a minority investment in Majestic Underwriters LLC (Majestic). The company's MGUs are responsible for marketing, underwriting, billing and collecting premiums, and, through an affiliate, administering and processing claims, and medical management.

Marlton markets and underwrites employer medical stop-loss and group life for Standard Security Life Insurance Company of New York (Standard Security Life), Independence American and two other carriers. RAS markets and underwrites employer medical stop-loss and group life for Standard Security Life, Madison National Life Insurance Company, Inc. (Madison National Life), Independence American and one other carrier. Standard Security Life and Madison National Life are wholly owned, indirect subsidiaries of Independence Holding Company. It also has a 51% ownership in HealthInsurance.org, LLC (HIO), an insurance and marketing agency, and a 51% ownership in Independent Producers of America, LLC (IPA) a career agent marketing organization.

Products

The company underwrites and focuses on the following lines of business: medical excess or stop-loss; major medical for individuals and families; group major medical; short-term medical; limited medical; vision; and dental.

Medical Stop-Loss: Self-insured group major medical plans permit employers flexibility in designing employee health coverages at a cost that may be lower than that available through other health care plans provided by an insurer or managed care organizations (MCO). Employer medical stop-loss insurance provides coverage to public and private entities that elect to self-insure their employees' medical coverage for losses with in specified ranges, which permits such groups to manage the risk of excessive health insurance costs by limiting specific and aggregate losses to predetermined amounts. Standard Security Life, Madison National Life, and Independence American market employer medical stop-loss insurance nationally through a network of managing general underwriters (MGUs). In 2009, Independence American reinsured managed care excess coverages, including provider excess loss insurance and HMO Reinsurance. Independence American also has reinsured HMO Reinsurance coverage written by Standard Security Life.

Fully Insured Health: In 2009, Independence American reinsured a percentage of insured health business written by Standard Security Life and Madison National Life, including consumer-driven health plans (CDHPs). This group medical business, generally written through agents and brokers that receive commissions, is insured medical coverage designed to work with health reimbursement accounts (HRA) and health savings accounts (HSA). These plans are offered primarily as preferred provider organizations (PPO) plans, and provide various options, including deductibles, coinsurance and co-payment. In 2009, Independence American reinsured a percentage

of short-term medical business written by Standard Security Life and Madison National Life.

Short-term Statutory Disability: Independence American reinsures a percentage of Standard Security Life's short-term statutory disability benefit product in New York State (DBL). DBL coverage provides temporary cash payments to replace wages lost as a result of disability due to non-occupational injury or illness. The DBL business is marketed primarily through independent general agents.

History

American Independence Corp. was founded in 1956.

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.

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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.

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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 3x3 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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