

Baldwin & Lyons Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Baldwin & Lyons 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 Baldwin & Lyons Inc. and its competitors. This provides our Clients with a clear understanding of Baldwin & Lyons Inc. position in the Industry.

The report contains detailed information about Baldwin & Lyons 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 Baldwin & Lyons 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 Baldwin & Lyons 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 Baldwin & Lyons 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 Baldwin & Lyons Inc. business.

About Baldwin & Lyons Inc.

Baldwin & Lyons, Inc. specializes in marketing and underwriting property and casualty insurance and the assumption of reinsurance principally insuring against catastrophes.

The company's subsidiaries are: Protective Insurance Company (Protective), with licenses in all 50 states, the District of Columbia and all Canadian provinces; Protective Specialty Insurance Company (Protective Specialty), which is approved for excess and surplus lines in 40 states; Sagamore Insurance Company (Sagamore), which is licensed in 47 states and approved for excess and surplus lines business in one additional state; Transportation Specialty Insurance Agency, Inc., (TIA), an Ohio based insurance agent and broker; and B&L Insurance, Ltd. (BLI), which is domiciled and licensed in Bermuda.

The Insurance Subsidiaries serve a variety of specialty markets as follows:

Fleet Transportation

The Insurance Subsidiaries provide coverage for larger companies in the motor carrier industry which retain substantial amounts of self-insurance, for independent contractors utilized by large trucking companies, for medium-sized and small trucking companies on a first dollar or small deductible basis and for public livery concerns, principally covering

fleets of buses and is referred to as Fleet Transportation. Large fleet trucking products are marketed largely by the company's agency organization directly to fleet transportation clients but also through partnerships with non-affiliated brokers and through specialized independent agents. Broker or agent intermediaries are typically used for smaller accounts.

The principal types of Fleet Transportation insurance marketed by the Insurance Subsidiaries are: casualty insurance including motor vehicle liability, physical damage and other liability insurance; workers' compensation insurance; specialized accident (medical and indemnity) insurance for independent contractors; fidelity and surety bonds; inland Marine consisting principally of cargo insurance; and 'Captive' insurance company products, which are provided through BLI in Bermuda.

The company also performs a variety of additional services, primarily for the company's insureds, including risk surveys and analyses, government compliance assistance, loss control and cost studies and research, development, and consultation in connection with new insurance programs, including development of computerized systems to assist customers in monitoring their accident data. Claims handling services are also provided, primarily to clients with self-insurance programs.

Reinsurance

The company accepts cessions and retrocessions from selected insurance and reinsurance companies, principally reinsuring against catastrophes. All major retrocessions are concentrated in upper layers of coverage and contain loss limits so that only a major catastrophic event or series of major events could have a material impact on the company's operations or financial position. The remaining 40% of net reinsurance assumptions are produced through an agreement with a non-affiliated reinsurance broker, Paladin Catastrophe Management (Paladin). Business produced by Paladin covers catastrophe losses which attach at much lower levels, primarily covering tornado and hail losses in the United States, windstorm events excluding Florida and United States earthquake, excluding California, and certain Canadian risks.

Private Passenger Automobile Insurance

The company markets Private Passenger Automobile liability and physical damage coverages to individuals through a network of independent agents in thirty states.

Commercial Property and Business Owners Liability

The company markets commercial property and business owners liability coverages on a limited basis in partnership with a managing general agent in the State of Florida.

History

Baldwin & Lyons, Inc. was founded in 1930.

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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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?

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