

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

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Abstracts

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

The report contains detailed information about Bancinsurance 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 Bancinsurance 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 Bancinsurance 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 Bancinsurance 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 Bancinsurance Corp. business.

About Bancinsurance Corp.

Bancinsurance Corporation, an insurance holding company, through its wholly-owned subsidiary, Ohio Indemnity Company, engages in underwriting specialized property/casualty insurance products in the United States. The company is licensed to transact business in 49 states and the District of Columbia.

The company's other wholly-owned subsidiary, Ultimate Services Agency, LLC (USA), acts as an agency for placing and servicing property/casualty insurance policies offered and underwritten by the company and by other property/casualty insurance companies.

Products and Services

The company offers three product lines, including lender service; unemployment compensation; and waste industry.

Lender Service Products: The company's lender service product line offers four types of products. It primarily offers ULTIMATE LOSS INSURANCE (ULI), a blanket vendor single interest coverage, which is sold to lending institutions, such as banks, savings and loan associations, credit unions, automobile dealers, and finance companies. ULI insures against damage to pledged collateral in cases where the collateral is not

otherwise insured. The company's standard ULI policy covers physical damage to the collateral in an amount not to exceed the lesser of the collateral's fair market value or the outstanding loan balance. This blanket vendor single interest policy is written to cover the lending institution's portfolio of collateralized personal property loans, which consists of automobile loans. The company also offers supplemental insurance coverage for losses resulting from unintentional errors in lien filings and conversion, confiscation, and skip risks. Conversion risk coverage protects the lender from unauthorized and wrongful taking of the lender's collateral. Skip risk coverage protects the lender when a delinquent debtor disappears with the loan collateral.

The company's creditor placed insurance (CPI) products line covers an automobile lender's loan portfolio through tracking individual borrower's insurance coverage. Its guaranteed auto protection insurance (GAP) products line pays the difference or 'gap' between the amount owed by the customer on a lease or loan contract and the amount of insurance company coverage in the event a vehicle is damaged beyond repair or stolen and never recovered. The company offers two forms of GAP insurance products. First, voluntary GAP insurance policies sold to lenders, lessors, and auto dealers who in turn sell such policies directly to the borrower when a vehicle is purchased or leased. Second, blanket GAP insurance policies are sold to lessors who waive gap amounts on all of their leases.

The company's equipment physical damage insurance (EPD) products line is a policy written to cover agricultural, construction, and commercial equipment vehicles. EPD offers insurance protection for financed equipment purchases. This policy protects lenders and consumers against the risk of physical damage or theft of their financed equipment and is available for the term of the loan or an annual basis.

Unemployment Compensation Products: The company's unemployment compensation (UC) products are utilized by entities that are qualified to elect not to pay unemployment compensation taxes and instead reimburse state unemployment agencies for benefits paid by the agencies to the entities' former employees. Through its UC assure and excess of loss products, it indemnifies the qualified entity for liability associated with its reimbursing obligations. In addition, it underwrites surety bonds that certain states require employers to post to obtain reimbursing status for their unemployment compensation obligations.

Waste Industry Products: The company's waste industry products (WIP) consist of waste, contract, and escrow surety bonds produced and administered by a general insurance agent. Under this program, it assumes, writes on a direct basis, and cedes

certain waste surety bond business under three quota share reinsurance arrangements. In addition to waste surety bonds, its WIP program includes certain contract and escrow surety bond business which the company writes directly, assumes, and cedes under quota share reinsurance arrangements. The surety bonds under the WIP program are indemnified by the principal and collateral is maintained on the majority of the bonds. The surety bonds written directly and assumed under this program are produced and administered by a general insurance agent that is affiliated with the insurance carriers participating in the program. The general insurance agent utilizes various insurance carriers, including the company, in placing its surety bond business.

Other Specialty Products: The company has other specialty products which consist of two vehicle service contract programs. For its two vehicle service contract programs, it maintains reinsurance and/or collateral in excess of its estimated claim obligations.

History

Bancinsurance Corporation was founded in 1970.

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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