

Fanhua Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

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

The report contains detailed information about Fanhua 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 Fanhua 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 Fanhua Inc. financial analysis covers the income statement and ratio trendcharts 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 Fanhua 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 Fanhua Inc. business.

About Fanhua Inc.

CNinsure Inc., through its subsidiaries, operates as an independent insurance intermediary company in the People's Republic of China. The company's distribution and service network reaches various affluent cities in China, such as Beijing, Shanghai, Guangzhou, and Shenzhen.

Products and Services

The company markets and sells two categories of insurance products, property and casualty insurance products, and life insurance products, both focused on meeting the insurance needs of individuals. It provides insurance claims adjusting services, such as damage assessment, survey, authentication, and loss estimation. The company also provides insurance claims adjusting services to both insurance companies and the insured, as well as certain value-added services to its customers, such as individuals and institutions in conjunction with distributing automobile insurance products. In addition, in October 2009, the company acquired a noncontrolling equity interest in China Financial Services Group Limited (CFSG), a consumer credit brokerage company specialized in distributing personal loans and residential mortgage loans for commercial banks. In addition, the company provides information about potential customers to insurance companies, which then sell insurance products to them, either directly or through its affiliated insurance intermediaries.



Property and Casualty Insurance Products

The company's main property and casualty insurance products are automobile insurance. In addition, it also offers individual accident insurance, commercial property insurance, and construction insurance products. The property and casualty insurance products the company distributes can be further classified into the following categories:

Automobile Insurance: Automobile insurance is the primary segment of property and casualty insurance in the PRC in terms of gross written premiums. The company distributes both standard automobile insurance policies and supplemental policies, which are referred to as riders. It also sells standard third party liability insurance policies, which cover bodily injury and property damage caused by an accident involving an insured vehicle to a person not in the insured vehicle. The riders the company distributes cover additional losses, such as liability to passengers, losses arising from vehicle theft and robbery, broken glass, and vehicle body scratches.

Individual Accident Insurance: The individual accident insurance products the company distributes generally provide a guaranteed benefit during the coverage period, which usually is one year or a shorter period, in the event of death or disability of the insured as a result of an accident, or a reimbursement of medical expenses to the insured in connection with an accident.

Commercial Property Insurance: The commercial property insurance products the company distributes include basic, comprehensive, and all risk policies. Basic commercial property insurance policies generally cover damage to the insured property caused by fire, explosion and thunder and lightning. Comprehensive commercial property insurance policies generally cover damage to the insured property caused by fire, explosion and certain natural disasters. All risk commercial property insurance policies cover various causes of damage to the insured property not specifically excluded from the policies.

Homeowner Insurance: The homeowner insurance products the company distributes are primarily home mortgage-based insurance policies. Home mortgage-based policies cover damage to mortgaged property caused by a number of standard risks, such as fire, flood, and explosion. Its policies also provide mortgage repayment protection in the event the policyholder is unable to make mortgage payment due to death or injury.

Cargo Insurance: The cargo insurance products the company distributes cover damage



to or loss of goods in transit by sea, land, or air.

Hull Insurance: The hull insurance products the company distributes cover vessels against losses, liabilities, and expenses caused by natural calamities, negligence of crew members and marine accidents, as well as collision liability.

Liabi

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.

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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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