

# Endurance Specialty Holdings Ltd. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## **Abstracts**

Endurance Specialty Holdings Ltd. 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 Endurance Specialty Holdings Ltd. and its competitors. This provides our Clients with a clear understanding of Endurance Specialty Holdings Ltd. position in the Industry.

The report contains detailed information about Endurance Specialty Holdings Ltd. 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 Endurance Specialty Holdings Ltd.. 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 Endurance Specialty Holdings Ltd. 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 Endurance Specialty Holdings Ltd. 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 Endurance Specialty Holdings Ltd. business.

### **About Endurance Specialty Holdings Ltd.**

Endurance Specialty Holdings Ltd., through its subsidiaries, focuses on underwriting specialty lines of personal and commercial property and casualty insurance and reinsurance on a global basis in Bermuda, the United Kingdom and the United States.

The company's wholly owned operating subsidiaries include Endurance Bermuda, domiciled in Bermuda with branch offices in Zurich and Singapore; Endurance Reinsurance Corporation of America (Endurance U.S. Reinsurance), domiciled in Delaware; Endurance Worldwide Insurance Limited (Endurance U.K.), domiciled in England; Endurance American Insurance Company (Endurance American), domiciled in Delaware; Endurance American Specialty Insurance Company (Endurance American Specialty), domiciled in Delaware; Endurance Risk Solutions Assurance Co. (Endurance Risk Solutions), domiciled in Delaware; and American Agri-Business Insurance Company, domiciled in Texas and managed by ARMtech Insurance Services, Inc. (together ARMtech).

### Segments

The company has operations in two segments — Insurance and Reinsurance.



### Insurance segment

Insurance segment consist of six lines of business: agriculture, professional lines, casualty, property, healthcare liability and workers' compensation. From its Bermuda office, the company provides casualty, healthcare liability, and professional lines insurance. From its United States offices, it provides agriculture, professional lines, casualty, property, healthcare liability, and workers' compensation.

Agriculture: The company's agriculture insurance business focuses on traditional multiple peril crop insurance, crop hail, livestock risk protection and other agriculture risk management products, all offered through independent agents.

Professional Lines: The company's professional lines insurance business includes directors' and officers' liability, errors and omissions, employment practices liability, environmental liability and pension trust liability insurance and includes both non-profit and for-profit entities representing a range of industry groups.

Casualty: The company's casualty insurance line of business provides third party liability insurance for a range of industry groups. Its excess casualty clients are typically Fortune 1000 companies with risk management practices who generally retain large portions of their own risk and purchase insurance limits. In addition, it writes casualty insurance that targets middle market companies at lower attachment points for real estate, manufacturing, chemicals, financial, utilities, telecommunications, construction and other industries.

Property: The company's property insurance line of business is comprised of insured properties with sufficiently large values to require multiple insurers and reinsurers to accommodate their insurance capacity needs. The properties insured are generally of a commercial nature and are spread across various industries, such as real estate, retail, manufacturing, chemicals, financial services, utilities, telecommunications, construction, civil engineering and municipalities/institutions.

Healthcare Liability: The company's healthcare liability line of business is focused on excess hospital medical professional liability insurance. Its Bermuda operation focuses on institutional healthcare providers, such as hospitals, multi-hospital systems, university teaching hospitals and integrated specialty hospitals. Its U.S.-based operations offer excess coverage to small to medium sized hospitals and other healthcare organizations. Together, its Bermuda and U.S. based healthcare practices offer a excess coverage approach to the healthcare industry.



Workers' Compensation: The company's workers' compensation insurance line was primarily focused on niche markets in the U.S. Its target clients were small accounts written through local producers utilizing technology and Web-based systems to provide service to its clients.

### Reinsurance

Reinsurance segment consists of five lines of business: catastrophe, casualty, property, aerospace and marine and surety and other specialty. From its Bermuda office, the company provides casualty, property, catastrophe and aerospace

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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### **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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