

# **FBL Financial Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

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

The report contains detailed information about FBL Financial Group 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 FBL Financial Group 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 FBL Financial Group 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 FBL Financial Group 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 FBL Financial Group Inc. business.

### **About FBL Financial Group Inc.**

FBL Financial Group, Inc. sells individual life and annuity products principally under the consumer brand names, including Farm Bureau Financial Services and EquiTrust Financial Services. The company's brand identities are represented by the distribution channels of its subsidiaries, Farm Bureau Life Insurance Company (Farm Bureau Life) and EquiTrust Life Insurance Company (EquiTrust Life).

As of December 31, 2009, its Farm Bureau Life distribution channel consisted of 2,020 agents and agency managers. Its agents and agency managers sell its products in the Midwestern and western sections of the United States. As of December 31, 2009, its EquiTrust Life independent distribution channel consisted of 20,195 independent agents. The agents sell its products in all states except New York and also in the District of Columbia.

The company's other subsidiaries support various functional areas and affiliates by providing investment advisory, marketing and distribution, and leasing services. In addition, the company manages various aspects of two Farm Bureau affiliated property-casualty insurance companies (Farm Bureau Property & Casualty Insurance Company and Western Agricultural Insurance Company) which operate predominately in eight states in the Midwest and West.

## Segments

The company has four product segments: Traditional Annuity - Exclusive Distribution (Exclusive Annuity); Traditional Annuity - Independent Distribution (Independent Annuity); Traditional and Universal Life Insurance; and Variable. The company also has various support operations that are aggregated into Other segment.

### Traditional Annuity - Exclusive Annuity Segment

The Traditional Annuity - Exclusive Annuity segment sells various traditional annuity products through its agency force. This segment primarily consists of fixed rate annuities and supplementary contracts (which involve life contingencies). Traditional annuities provide for tax-deferred savings and supplementary contracts provide for the repayment of funds that accumulate interest.

**Fixed Rate Annuities:** The company offers annuities that are marketed to individuals in anticipation of retirement. It offers traditional annuities principally in the form of single premium immediate annuities (SPDA) and flexible premium deferred annuities (FPDA) that allow policyholders to make contributions over various periods. In addition to FPDAs, it also markets SPDA and single premium immediate annuity (SPIA) products which feature a single premium paid when the contract is issued.

### Traditional Annuity - Independent Distribution Segment

The Traditional Annuity - Independent Distribution segment consists of fixed rate annuities, supplementary contracts (which involve life contingencies), and index annuities sold by its independent agents or assumed through coinsurance agreements.

The company's EquiTrust Life independent channel offers various fixed rate and index annuities. These products are available to individuals who are seeking to accumulate tax-deferred savings for retirement or other purposes. Majority of the annuity plans can be sold to customers up to age 80.

**Index Annuities:** The company's majority of annuities in this segment are index annuities. With an index annuity, the policyholder may choose from a traditional fixed rate strategy or an index strategy. Certain index annuities sold through the EquiTrust Life independent distribution are bonus products. For its direct business, the company purchases one-year or two-year call options on the applicable market indices to fund the

index credits due to the index annuity contract holders. The company also assumes call options from American Equity to fund the majority of index credits on the coinsured index annuity contracts.

**Fixed Rate Annuities:** The company sells multi-year guaranteed annuities (MYGAs) that include guarantees of the annual crediting rate primarily for 5-year, 6-year, 8-year, or 10-year periods, and the company offers SPIA and FPDA products. The company coinsures FPDA and SPDA products with characteristics which are generally similar to the products offered directly through the Exclusive Annuity segment. Certain

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 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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