

# First Mercury Financial Corporation Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

First Mercury Financial Corporation 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 First Mercury Financial Corporation and its competitors. This provides our Clients with a clear understanding of First Mercury Financial Corporation position in the Industry.

The report contains detailed information about First Mercury Financial Corporation 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 First Mercury Financial Corporation. 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 First Mercury Financial Corporation 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 First Mercury Financial Corporation 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 First Mercury Financial Corporation business.

### **About First Mercury Financial Corporation**

First Mercury Financial Corporation, through its subsidiaries, provides insurance products and services to the specialty commercial insurance markets.

The company's principal operating subsidiaries are CoverX Corporation (CoverX), First Mercury Insurance Company (FMIC), First Mercury Casualty Company (FMCC), First Mercury Emerald Insurance Services, Inc. (FM Emerald), American Management Corporation (AMC), and American Underwriters Insurance Company (AUIC).

The company's CoverX and FM Emerald subsidiaries are licensed wholesale insurance brokers that market, produce, and bind the insurance policies for which the company retains risk and receives premiums. As wholesale insurance brokers, CoverX and FM Emerald market its insurance policies through a nationwide network of wholesale and retail insurance brokers who then distribute these policies through retail insurance brokers. In addition, CoverX markets a portion of its products through contract underwriters. CoverX and FM Emerald also provide underwriting services with respect to the insurance policies they market in that they review the applications submitted for insurance coverage, decide whether to accept all or part of the coverage requested and determine applicable premiums based on guidelines that the company provide. The

company participates in the risk on insurance policies sold through CoverX and FM Emerald.

## INSURANCE UNDERWRITING OPERATIONS

### Security Classes

The company underwrites and provides various classes of general liability insurance for the security industry, including security guards and detectives, alarm installation and service businesses, and safety equipment installation and service businesses. For security classes, the company focuses on underwriting small and mid-sized accounts. As of December 31, 2009, it had approximately 9,800 policies in force for security classes.

**Security guards and detectives:** The company provides coverages for security guards, patrol agency personnel, armored car units, private investigators, and detectives.

**Alarm installation and service businesses:** The company provides coverages for security alarm manufacturers and technicians. Coverages are available for sales, service, and installation of residential and commercial alarm systems, as well as alarm monitoring.

**Safety equipment installation and service businesses:** The company also provides coverages for fire suppression companies. Coverages are available for sales, service and installation of fire extinguishers and sprinkler and chemical systems, both on residential and commercial systems.

### Specialty Classes

The company has underwritten various specialty classes of insurance at different points throughout its history. It provides general liability insurance for specialty classes consisting primarily of contractor classes of business, including roofing contractors, plumbing contractors, electrical contractors, energy contractors, and other artisan and service contractors.

### Contract Underwriting Classes

The company has underwritten various classes of insurance through contract underwriters, also commonly referred to as managing general agents or managing

general underwriters. The company provides liability and property insurance for the contract underwriting classes consisting primarily of legal and miscellaneous professional liability, hospitality, employer general liability, habitational, and outdoor recreation and other classes of business.

#### FM Emerald

The company has underwritten various classes of insurance produced by FM Emerald. FM Emerald markets, produces and services excess and surplus (E&S) risks. FM Emerald targets a mix of primary casualty, excess/umbrella casualty, and property lines of business for hard to place risks and/or distressed businesses.

#### Other

The company has underwritten various other classes of business. These other classes included miscellaneous professional liability, non-standard auto coverages, and hospitality business.

### INSURANCE SERVICES OPERATIONS

The company's insurance services business provides underwriting, claims, and other insurance services to third parties, including insurance carriers and customers. These insurance services operations are primarily conducted through AMC and CoverX.

#### Competition

The company's primary competitors with respect to security classes are managing general agents (MGAs) supported by various insurance or reinsurance partners. These MGAs include All Risks, Ltd.; Brownyard Group; Brownyard Programs, Ltd.; Costanza Insurance Agency; Mechanics Group; RISC; and RelMark Program Managers. The company also faces competition from U.S. and non-U.S. insurers, including Chartis, a subsidiary of American International Group, Inc., (Lexington Insurance Company) and The Philadelphia Insurance Companies in the security guard class; The Hartford Financial Services Group, Inc. and The Philadelphia Insurance Companies in the alarm class; and Travelers, The Hartford Financial Services Group, Inc. and West Bend Mutual in the safety class.

The company's primary competitors with respect to specialty classes tend to be E&S lines insurance carriers, such as W.R. Berkley Corp. (Admiral Insurance Company);

Argonaut Group (Colony Insurance Company); RLI Corp; Chartis, a subsidiary of American International Group, Inc. (Lexington Insurance Company); and International Financial Group, Inc. (Burlington Insurance Co.).

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 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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