

# Fremont Michigan Insuracorp Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Fremont Michigan Insuracorp 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 Fremont Michigan Insuracorp 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 Fremont Michigan Insuracorp 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 Fremont Michigan Insuracorp 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 Fremont Michigan Insuracorp Inc. business.

### **About Fremont Michigan Insuracorp Inc.**

Fremont Michigan InsuraCorp, Inc., a property and casualty insurance company, provides insurance products to individuals, farms, and small businesses in Michigan. As of December 31, 2009, the company had approximately 70,000 policies in force.

#### Products

The company offers a variety of property and casualty insurance products primarily designed to meet the insurance needs of property owners and small to mid sized businesses located in Michigan. The four primary segments of business are personal, commercial, farm, and marine.

#### Personal Lines

Personal lines policies include homeowners, mobilowners, dwelling fire, and personal auto.

**Homeowners:** The policy is a multiple line insurance contract providing protection for both property and liability exposures for homeowners, condominium owners, and renters on a replacement cost or actual cash value basis.

**Mobilowners:** This provides coverage for mobile home owners. Units are insured for replacement cost, actual cash value, or stated amount depending on the age of the mobile home.

**Personal Auto:** This line of insurance provides individuals with protection for their personal auto(s). For liability protection, coverage options include residual bodily injury, property damage, personal injury protection, uninsured, and underinsured motorists. For physical damage, coverage options include comprehensive and collision. For personal injury protection, losses above certain thresholds are automatically reinsured by the Michigan Catastrophic Claim Association. Personal umbrella coverage can also be added.

**Dwelling:** This is a fire and wind coverage for owner occupied residences that do not qualify for a Homeowner policy or for residences that are non-owner occupied and rented to others.

## Commercial Lines

Commercial lines consist of products designed to serve primarily small to medium business operations. They are:

**Business Owners (BOP):** The policy is a multiple line insurance contract providing protection for both property and liability exposures for small business owners. Additional coverages can be added, including equipment breakdown, employment practices liability, inland marine and umbrella liability.

**Commercial Package (CPP):** The CPP policy is designed to insure a range of commercial operations with specialized business coverage needs than the BOP provides. These types of businesses are manufacturing risks, contractors, and restaurants. Additional coverages can be added including equipment breakdown, employment practices liability, inland marine and umbrella liability.

**Commercial Auto (CA):** CA covers vehicles owned by a business or used in businesses and owned by individuals. This includes vehicles ranging from passenger cars to tractor-trailer rigs and earth moving equipment. The company's targeted market is passenger cars, service vehicles (usually a pickup truck owned by a contractor and driven to the job site) and light, local delivery vehicles. Long haul truckers are ineligible. Additional umbrella liability coverage can be added.

**Workers Compensation:** Workers compensation provides coverage to a worker if he or she is injured while on the job for an employer, whether or not the employer has been negligent and is governed by state law. This product complements farm and commercial offerings and affords the ability to write all of the customer's property and casualty insurance needs.

**Farm Line:** The Insurance Company originated as a 'farm fire' insurance provider. This segment's products include farmowners for fully operating farms, country estate for the hobby or part time farmer, and farm for non-owner occupied farms. Farmowners and country estate policies are comprehensive policies offering protection similar to homeowner's policy but also offer the option to cover the insured's farm buildings, farm personal property (livestock and machinery), and provide farm liability protection. The farm policy is primarily a fire, wind and liability product designed for non-owner-occupied farms.

**Marine:** This line is composed of the boat owner's program (usually smaller and less expensive boats) and the yacht program.

## Competition

The national carriers that the company competes with on a regular basis are Citizens Insurance Company of America, State Farm Mutual Automobile Insurance Company, and the Allstate Corporation. Regional companies that are competitors include Auto Owners Insurance Group, Allied Insurance, Farm Bureau Mutual Insurance Company of Michigan, Frankenmuth Mutual Insurance Company and Hastings Mutual Insurance Company. Smaller state competitors would include Michigan Insurance Company, Pioneer State Mutual Insurance Company and Wolverine Mutual Insurance Company.

## History

Fremont Michigan InsuraCorp, Inc. was founded in 1876.

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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