

# Hallmark Financial Services Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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# **Abstracts**

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

The report contains detailed information about Hallmark Financial Services 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 Hallmark Financial Services 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 Hallmark Financial Services 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 Hallmark Financial Services 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 Hallmark Financial Services Inc. business.

#### About Hallmark Financial Services Inc.

Hallmark Financial Services, Inc. operates as a diversified property/casualty insurance group that serves businesses and individuals in specialty and niche markets. The company offers standard commercial insurance, specialty commercial insurance, and personal insurance in selected market subcategories. It focuses on marketing, distributing, underwriting, and servicing property/casualty insurance products that require specialized underwriting expertise or market knowledge.

The company markets, distributes, underwrites, and services its property/casualty insurance products through five operating units, each of which has a specific focus. The company's AHIS Operating Unit primarily handles standard commercial insurance, its TGA Operating Unit concentrates on excess and surplus lines commercial insurance, its Aerospace Operating Unit involves in general aviation insurance, its Heath XS Operating Unit handles excess commercial automobile and commercial umbrella risks on both an admitted and non-admitted basis, and its Personal Lines Operating Unit focuses on non-standard personal automobile insurance and complementary personal insurance products and services.

#### Segments



The company's five operating units are segregated into three reportable industry segments, Standard Commercial Segment; Personal Segment, and Specialty Commercial Segment.

Standard Commercial Segment / AHIS Operating Unit

The Standard Commercial segment of its business consists of its AHIS Operating Unit. The company's AHIS Operating Unit markets, underwrites, and services standard commercial lines insurance primarily in the non-urban areas of Texas, New Mexico, Idaho, Oregon, Montana, Washington, Utah, and Wyoming. The subsidiaries comprising its AHIS Operating Unit include American Hallmark Insurance Services, Inc. (American Hallmark Insurance Services), a regional managing general agency, and Effective Claims Management, Inc. (ECM), a claims administration company. American Hallmark Insurance Services targets customers that are in low-severity classifications in the standard commercial market. The typical customer is a small- to medium-sized business with a policy that covers property, general liability and automobile exposures. ECM administers the claims on the insurance policies produced by American Hallmark Insurance Services. Products offered by its AHIS Operating Unit include the following:

Commercial automobile: Commercial automobile insurance provides third-party bodily injury and property damage coverage and first-party property damage coverage against losses resulting from the ownership, maintenance or use of automobiles and trucks in connection with an insured's business.

General liability: General liability insurance provides coverage for third-party bodily injury and property damage claims arising from accidents occurring on the insured's premises or from their general business operations.

Umbrella: Umbrella insurance provides coverage for third-party liability claims where the loss amount exceeds coverage limits provided by the insured's underlying general liability and commercial automobile policies.

Commercial property: Commercial property insurance provides first-party coverage for the insured's real property, business personal property, and business interruption losses caused by fire, wind, hail, water damage, theft, vandalism, and other insured perils.

Commercial multi-peril: Commercial multi-peril insurance provides a combination of property and liability coverage that can include commercial automobile coverage on a single policy.



Business owner's: Business owner's insurance provides a package of coverage designed for small- to medium-sized businesses with homogeneous risk profiles.

Coverage includes general liability, commercial property, and commercial automobile.

**Specialty Commercial Segment** 

The Specialty Commercial segment of its business includes its TGA Operating Unit, its Aerospace Operating Unit, and its Heath XS Operating Unit.

TGA Operating Unit: The company's TGA Operating Unit markets, underwrites, finances, and services commercial lines insurance in Texas, Louisiana, Arkansas, Oklahoma,

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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