

Hiscox, Ltd. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Hiscox, 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 Hiscox, Ltd. and its competitors. This provides our Clients with a clear understanding of Hiscox, Ltd. position in the Industry.

The report contains detailed information about Hiscox, 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 Hiscox, 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 Hiscox, 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 Hiscox, 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 Hiscox, Ltd. business.

About Hiscox, Ltd.

Hiscox plc is a specialist insurance group, engaged in the field of providing solutions to unusual problems or risks. The company sells a variety of insurances for its client and his business. The company doesn't provide insurance for the mass market but creates individual policies to suit the specific needs of its niche clients. The two main underwriting parts of the Group are the Hiscox Insurance Company and Hiscox Syndicate 33. Hiscox Syndicate 33 underwrites its business at Lloyd's.

For individuals the company offers the following protection:

Bloodstock: Hiscox offers insurance of valuable horses.

Classic Cars: for cars built pre-1980, the company covers vehicles against physical damage, vandalism or loss.

Fine Art and Collections: The company also covers depreciation in the event of damage High Value Household and Contents (UK and Worldwide) for homes of higher than normal value.

Kidnap and Ransom: The company covers celebrities, wealthy individuals and heads of large companies against the threat of extortion, kidnap and ransom.

Personal Accident and Travel: The company can cover the client against personal injury both at home and abroad.

For businesses the company offers the following protection:

Aerospace, Telecommunications and Satellites: The company covers the entire life of a satellite, from construction and launch to its life in orbit. It also covers cables for telecoms.

Banks and Specie: The company covers valuables, cash, diamonds and valuable paper, in transit and on premises.

Contingency: cover for costs and expenses incurred as a result of something like an event cancellation.

Directors and Officers' Liability: The company offers protection for the client if he might be held financially liable in his professional capacity.

Employment Practices Liability: protection against claims such as unfair dismissal, or racial or sexual discrimination.

Energy: The company covers all aspects of exploration, production, transmission, processing and distribution for large drilling contractors and independent oil/gas companies as well as major multinational corporations.

Fine Art: The company offers protection for galleries and museums, including cover for items bought in good faith where there is a dispute over title.

Hacker Attacks: The company can specifically protect the client against any damage to his system caused by hackers, loss of data and breach of privacy.

Internet and E-mail: The company covers the client's business against the damage caused by hackers and also the damage he inadvertently causes to others' systems.

Kidnap and Ransom: The company offers heads of prominent organisations and companies cover against the threat of extortion, kidnap and ransom.

Marine: The company can include hull, cargo and liability risks.

Media Liabilities: The company has developed comprehensive professional indemnity insurance for the media industry, as well as production insurance for TV and film producers, advertising agents and commercial producers.

Personal Accident and Travel: The company provides protection for the client and his employees while on business trips abroad.

Political Risk: The company covers the client's business against the political risk caused by unstable governments, economies and countries at war.

Professional Indemnity: Advice given or services provided in a professional capacity for the client's business or individually.

Property: The company offers protection for whatever the client's business owns, whether it's commercial property, an oil refinery or a shipping fleet, against a wide number of unforeseen risks.

Reinsurance: The company is a provider of superior marine and non-marine reinsurance cover.

Technology: The company protects the client's systems against hackers, damage, business interruption and transmission of a virus.

Terrorism: The company can cover the client's organisation against acts of terrorism.

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.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. HISCOX, LTD. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. HISCOX, LTD. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. HISCOX, LTD. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. HISCOX, LTD. FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. HISCOX, LTD. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Hiscox, Ltd. Direct Competitors
- 5.2. Comparison of Hiscox, Ltd. and Direct Competitors Financial Ratios
- 5.3. Comparison of Hiscox, Ltd. and Direct Competitors Stock Charts
- 5.4. Hiscox, Ltd. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Hiscox, Ltd. Industry Position Analysis

6. HISCOX, LTD. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. HISCOX, LTD. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. HISCOX, LTD. ENHANCED SWOT ANALYSIS²

9. BERMUDA PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

10. HISCOX, LTD. IFE, EFE, IE MATRICES²

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

11. HISCOX, LTD. PORTER FIVE FORCES ANALYSIS²

12. HISCOX, LTD. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Hiscox, Ltd. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit Profit Margin Chart
Operating Margin Chart
Return on Equity (ROE) Chart
Return on Assets (ROA) Chart
Debt to Equity Chart
Current Ratio Chart
Hiscox, Ltd. 1-year Stock Charts
Hiscox, Ltd. 5-year Stock Charts
Hiscox, Ltd. vs. Main Indexes 1-year Stock Chart
Hiscox, Ltd. vs. Direct Competitors 1-year Stock Charts
Hiscox, Ltd. Article Density Chart

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.

List Of Tables

LIST OF TABLES

Hiscox, Ltd. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Hiscox, Ltd. Key Executives
Hiscox, Ltd. Major Shareholders
Hiscox, Ltd. History
Hiscox, Ltd. Products
Revenues by Segment
Revenues by Region
Hiscox, Ltd. Offices and Representations
Hiscox, Ltd. SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Hiscox, Ltd. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Hiscox, Ltd. Capital Market Snapshot
Hiscox, Ltd. Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

Hiscox, Ltd. Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Hiscox, Ltd. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

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?

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