

Home State Holdings, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Home State Holdings, 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 Home State Holdings, Inc. and its competitors. This provides our Clients with a clear understanding of Home State Holdings, Inc. position in the Industry.

The report contains detailed information about Home State Holdings, 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 Home State Holdings, 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 Home State Holdings, 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 Home State Holdings, 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 Home State Holdings, Inc. business.

About Home State Holdings, Inc.

Home State Holdings, Inc (the Company) was incorporated in the State of Delaware in 1987. The Company is a property and casualty insurance holding company primarily engaged through its subsidiaries in providing personal and commercial auto insurance in New Jersey, New York, Pennsylvania, Delaware, West Virginia, Georgia, Florida and Connecticut. Through its subsidiaries, the Company specializes in writing personal and commercial automobile insurance products through independent agents.

The Company writes standard and preferred personal auto insurance in accordance with its own strict underwriting guidelines; the Company does not write non-standard personal auto insurance. The Company's commercial auto business is focused on providing coverage for public transportation, including school buses, luxury limousines, local charter buses and other non-fleet risks. It does not insure long-haul trucking operations.

Personal Auto Insurance

The Company writes standard and preferred personal auto insurance primarily in New Jersey, New York, Pennsylvania, Delaware, Connecticut, West Virginia, Florida and Georgia. Standard and preferred risks consist of those individuals in the driving public

generally thought to represent less exposure due to age, driving experience, vehicle type and use factors.

Commercial Auto Insurance

Within the commercial auto insurance market, the Company focuses on providing auto insurance to public transportation risks, including school buses, luxury limousines, car services and charter buses. The Company also writes other classes of commercial auto insurance including local delivery fleets and artisan's vehicles. The Company does not insure long haul trucking operations or urban taxi cabs. The Company provides its insureds with physical damage insurance (comprehensive and collision) as well as liability insurance.

Financial Services and Insurance-Related Business

In order to enhance its profitability and as a means of providing additional growth opportunities in the future, the Company engages in insurance-related financial services through three direct subsidiaries.

Tower Hill, Inc., a Delaware corporation (Tower Hill) was organized in 1993 to provide premium finance services to insureds of the Company's insurance affiliates. Tower Hill is licensed in New York, New Jersey, Pennsylvania and Delaware and is actively seeking admittance in certain other states in which the Company has insurance operations to conduct premium finance activities.

Tower Hill has a service agreement with Premium Payment Plan, Inc., of Hudson, New York (PPP), whereby PPP provides all back office and administrative services for a variable fee based on the total income from premium finance contracts in force, with such fees declining as income increases.

Aspen Intermediaries, a New Jersey company (Aspen) provides reinsurance brokerage and intermediary services to the Company's insurance affiliates, and may, in the future provide such services to non-affiliated insurance companies. Aspen has been granted authority to provide reinsurance brokerage and intermediary services in New Jersey.

HSIM, L.L.C., (HSIM) a New Jersey limited liability company, was organized as a vehicle to provide certain administrative services to insurance companies. The Company has assigned to HSIM the Administrative Services Agreement between the Company and Home Mutual. During 1994, the Company conveyed certain furniture,

fixtures, computer equipment and software licensing agreements to HSIM, as well as assigning certain leases and other executory contracts to facilitate HSIM's services to the insurance subsidiaries of the Company and Home Mutual.

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.
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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?

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