

# **Pethealth Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis**

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## **Abstracts**

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

The report contains detailed information about Pethealth 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 Pethealth 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 Pethealth 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 Pethealth 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 Pethealth Inc. business.

### **About Pethealth Inc.**

Pethealth Inc. provides accident and illness insurance products for dogs and cats to pet owners in Canada, the United States and the United Kingdom. In addition, the company provides pet recovery database services in North America under the 24PetWatch brand name. It also distributes PetPoint, its Web-based management software application for animal welfare organizations.

### **Segments**

The company operates in two segments: Insurance Segment and Non-Insurance Segment.

In the Insurance Segment, the company markets, sells and administers pet insurance policies to owners of companion animals in Canada, the United States and the United Kingdom.

The Non-Insurance Segment consists of the operation of its 24PetWatch manufacturer-neutral pet registry, recovery, database and information services, including the distribution of RFID microchip technology for use in companion animals in North America; the development and distribution of its software solutions, including its animal

welfare management solution, PetPoint; and the operation of its social networking site and on-line pet community, PawsConnect.com.

### Pet Insurance Services

The company's pet insurance programs are marketed under various brand names, including 24PetWatch PetCare, Pet Protect, Pet Pals, ShelterCare, QuickCare, and CherryBlue and its co-branding and/or private label partners include Metropolitan Life Insurance Company (MetLife), Union Privilege (the benefits provider to AFL-CIO union members across the United States), H.E. Butt Grocery Company (HEB) and Stop & Shop Supermarket Company LLC and Giant Foods Stores (Stop & Shop). The company offers its pet insurance programs in North America through its wholly owned subsidiaries PTZ Insurance Brokers Ltd. and PTZ Insurance Agency, Ltd. (collectively PTZ) and through Pet Protect in the United Kingdom.

In the United States, PetCare operates its United States pet insurance business under Managing General Agency Agreement (MGA Agreement) with the Praetorian Financial Group, Inc. (Praetorian), a subsidiary of QBE Insurance Group Limited. In Canada, PetCare operates its pet insurance business under an MGA Agreement with Lombard General Insurance Company (Lombard).

In 2008, the company acquired Pet Protect Limited, a pet insurance intermediary operating in the United Kingdom, from Domestic and General Group Limited (D&G). Pet Protect operates as a MGA and, similar to the company's North American insurance operations, is responsible for the acquisition of new pet insurance policies and the administration of pet insurance policies in-force. QBE Insurance (Europe) Limited (QBE), a subsidiary of QBE Insurance Group Limited, acts as the underwriter for the Pet Protect business on a renewals basis.

### Non-Insurance Services

**24PetWatch:** The company is a distributor of pet RFID microchip and associated scanner technology and the manager of a manufacturer neutral pet recovery database system under the brand 24PetWatch. It also offers various optional services to pet owners that choose to register their microchipped pets in the 24PetWatch database. These services are distributed through veterinary clinics, animal welfare organizations and to pet owners throughout North America.

**PetPoint:** The company offers PetPoint, an ASP.NET management software application

for animal welfare organizations. It has incorporated Pethealth Software Solutions (USA) Inc., through which the PetPoint program is promoted to animal control agencies, shelter organisations (SPCAs and Humane Societies) and rescue groups in both Canada and the United States.

### On-Line Social Network

In 2007, the company launched PawsConnect.com, a social network targeted at empowering the lives of pet owners by providing them with new ways to interact and learn more about the best way to care for their dogs and cats.

### Managed Care

The company has entered into an agreement with USA Managed Care Organization (USAMCO) to offer a managed care program for cats and dogs. Under the terms of this agreement, USAMCO would be responsible for developing networks of service providers through contracting with veterinarians and veterinary clinics in selected U.S

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?

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