

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

<https://marketpublishers.com/r/R97EDFFA733BEN.html>

Date: July 2025

Pages: 50

Price: US\$ 499.00 (Single User License)

ID: R97EDFFA733BEN

## **Abstracts**

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

The report contains detailed information about RG America 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 RG America 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 RG America 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 RG America 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 RG America Inc. business.

### **About RG America Inc.**

RG America, Inc. provides fee-based services that address clients' risk management needs for their real estate assets. This is accomplished by addressing procedures and costs associated with the risk of a possible loss such as loss control activities and purchasing traditional insurance products. The company also addresses the consequences of a loss after it has occurred by adjusting claims, restoring property and minimizing business interruption costs.

### **INSURANCE RESTORATION SERVICES DIVISION (Restoration Group)**

**Recovery:** The Recovery division's licensed insurance adjusters address the company's client's immediate questions and concerns about their insurance loss. Immediately after a loss, the company begins assisting them by examining their policy to analyze any coverage questions and establish a professional line of communication with the insurance company's representative. Its in-house adjusters prepare an independent estimate and establish an agreed scope of the damage to present in the insurance claim package to the insurance company's adjuster in a familiar format, all in an effort to maximize client's interests within the policy and settle the claim.

**Remediation:** The Remediation division provides immediate response to handle all

forms of fire, smoke and water restoration, from emergency clean up, demolition and board to-up water extraction, drying and dehumidification. The company's personnel are fully trained to provide the service with the most advanced equipment. The team has project experience ranging from single, multi-family and high-rise condos to casinos and government buildings. With mobile catastrophe equipment and teams, the company can handle projects throughout the United States.

**Reconstruction:** The reconstruction division that involves selective demolition and complete reconstruction, to return the structure to its pre-loss condition. It focuses on both interior and exterior re-construction of condo, multi-family, retail, commercial and industrial properties.

**Roofing:** The Roofing division provides both full and emergency roofing restoration and re-build of condo, multi-family, single family and commercial real estate properties that have suffered an insurance loss and are in need of repair or replacement. The company's roofing team has experience in all forms of roofing, from traditional single and multi-family shingle to metal, flat, and high rise structures.

#### RG Risk Management, Inc. (RGRM)

RGRM provides claims management, inspection and underwriting services, administers the company's loss prevention program and supports PropertySMART program by performing all of these services for the client.

#### RG Restoration, Inc., d/b/a The Restoration Group (TRG)

TRG performs restoration, remediation, construction and construction management on all property types, but specializes in garden style multi-family and high rise condo and other commercial properties that have suffered an insured loss such as fire, flood, hurricane, wind or hail damage. TRG chooses whether to perform work as the contractor on each project or as a construction manager, earning management fees. TRG would also manage all PropertySMART losses. TRG would work both for PropertySMART policy holders as well as on losses outside the program. TRG continues to work on restoration projects from hurricanes Katrina, Rita and Wilma.

#### RG Roofing, Inc. (RGR)

RGR provides both full and emergency roofing restoration and re-construction of condo, multi-family, single family and commercial real estate properties that have suffered an

insurance loss and are in need of repair or replacement. RGR's roofing team provides services in all forms of roofing, from traditional composite shingle to metal, flat and high-rise roof structures.

## FINANCIAL SERVICES DIVISION

**Insurance Division:** The Insurance division multi-lines general agency, licensed to write property, casualty, and employee benefits coverage with a specific focus in the proprietary PropertySMART program, a property and casualty insurance solution for the multi-family housing and commercial property industries.

**Risk Management:** A full-service risk management divisi

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 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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