

# Safety Insurance Group Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

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

The report contains detailed information about Safety Insurance Group 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 Safety Insurance Group 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 Safety Insurance Group 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 Safety Insurance Group 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 Safety Insurance Group Inc. business.

### **About Safety Insurance Group Inc.**

Safety Insurance Group, Inc., through its subsidiaries, provides private passenger automobile insurance in Massachusetts. It also offers property and casualty insurance products, including commercial automobile, homeowners, dwelling fire, umbrella, and business owner policies.

The company operates through its insurance company subsidiaries: Safety Insurance Company (Safety Insurance); Safety Indemnity Insurance Company (Safety Indemnity); and Safety Property and Casualty Insurance Company (Safety P&C). The company has relationships with 861 independent insurance agents in 999 locations throughout Massachusetts.

### **Products**

**Private Passenger Automobile:** Private passenger automobile insurance is the company's primary product, and it supports Massachusetts policy forms and limits of coverage. Private passenger automobile policies provide coverage for bodily injury and property damage to others, no-fault personal injury coverage for the insured/insured's car occupants, and physical damage coverage for an insured's own vehicle for collision or other perils. The company offers approximately 183 affinity group discount programs

ranging from 3 percent to 8 percent discounts.

**Commercial Automobile:** The company's commercial automobile program supports Massachusetts policy forms and limits of coverage, including endorsements that offers on the standard Massachusetts policy forms. Commercial automobile policies provide coverage for bodily injury and property damage to others, no-fault personal injury coverage, and physical damage coverage for an insured's own vehicle for collision or other perils resulting from the ownership or use of commercial vehicles in a business. The company offers insurance for commercial vehicles used for business purposes, such as private passenger-type vehicles, trucks, tractors and trailers, and insures individual vehicles, as well as commercial fleets.

**Homeowners:** The company offers a selection of coverage forms for qualified policyholders. Homeowners policies provide coverage for losses to a dwelling and its contents from various perils, and coverage for liability to others arising from ownership or occupancy. The company writes policies on homes, condominiums, and apartments.

**Business Owners Policies:** The company serves small and medium sized commercial accounts with a program that covers apartments and residential condominiums; mercantile establishments, including limited cooking restaurants; offices, including office condominiums; processing and services businesses; special trade contractors; and wholesaling businesses. Business owner policies provide liability and property coverage for perils, including business interruption from a covered loss. Equipment breakdown coverage is automatically included, and a range of additional coverage is available to qualified customers.

**Commercial Package Policies:** For commercial accounts, or those clients that require specialized or modified coverages, the company offers a commercial package policy program that covers a range of business enterprises. Commercial package policies provide combination of property, general liability, crime, and inland marine insurance. Property automatically includes equipment breakdown coverage, and a range of additional coverage is available to qualified customers.

**Personal Umbrella:** The company offers personal excess liability coverage above the limits of individual automobile, watercraft, and homeowner's insurance policies to clients. The company offers a discount of 10 percent when an umbrella policy is written together with an automobile insurance policy.

**Dwelling Fire:** The company underwrites dwelling fire insurance, which is a limited form

of a homeowner's policy for non-owner occupied residences. The company offers construction and protective device credits, with a discount of 5 percent when a dwelling fire policy is issued along with an automobile policy.

**Commercial Umbrella:** The company offers an excess liability product to clients for whom the company underwrite both commercial automobile and business owner policies. The program is directed at commercial automobile risks with private passenger-type automobiles or light and medium trucks.

**Inland Marine:** The company offers inland marine coverage as an endorsement for homeowners and business owner policies, and as part of its commercial package policy. Inland marine provides additional coverage for jewelry, fine arts, and other items that a homeowners or business owner policy would limit or not cover.

**Watercraft:** The company offers watercraft coverage for small and medium sized pleasure craft with maximum lengths of 32 feet and maximum speed of 39 knots. The company writes this coverage as an endorsement to its homeowner's policies.

## Competition

The company's primary competitors with in the Massachusetts private passenger automobile insurance industry are Commerce Group Inc, Arbella Insurance Group, Progressive Insurance Company, Peerless (a subsidiary of Liberty Mutual), AIG, Vermont Mutual, Preferred Mutual, IDS, Occidental, GEICO, Harleysville, and Allstate.

## History

Safety Insurance Group, Inc. was founded in 1979.

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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