

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

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## Abstracts

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

The report contains detailed information about Tower 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 Tower 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 Tower 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 Tower 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 Tower Group Inc. business.

## **About Tower Group Inc.**

Tower Group, Inc. offers commercial, personal, and specialty property and casualty insurance products and services to businesses in various industries and to individuals throughout the United States. The company provides products on both an admitted and an excess and surplus (E&S) lines basis.

### Segments

The company operates three business segments: Brokerage Insurance, Specialty Business, and Insurance Services.

#### Brokerage Insurance segment

Through Brokerage Insurance segment, the company offers a range of property and casualty insurance products and services to small to mid-sized businesses and to individuals throughout the United States. These products are underwritten and serviced through 18 offices and distributed through approximately 1,173 retail agents and 196 wholesale agents.

The company provides commercial lines products comprised of commercial package,

general liability, workers' compensation, commercial auto and commercial umbrella policies to businesses in different industries. The company focuses on specific classes of business in the real estate, retail, wholesale and service industries, such as retail and wholesale stores, residential and commercial buildings, restaurants and artisan contractors. It also offers personal lines products that provide coverage for modestly valued homes and dwellings, as well as personal automobiles for individuals located predominately in the Northeast.

### Specialty Business segment

Specialty Business consists of insurance covering narrowly defined, homogeneous classes of business, including Long-term Healthcare workers, Specialty Transportation, Professional Employers Organizations, Temporary Staffing Firms, Public Entities, Commercial Construction and Auto Dealerships. Specialty Business segment in 2009 also included a limited amount of reinsurance business that the company acquired from CastlePoint.

### Insurance Services segment

Insurance Services segment performs various aspects of insurance company functions for other insurance companies, including underwriting, claims administration, reinsurance intermediary, operational, and technology services. The company provides these services through managing general agencies, TRM, CPM and CPRMFL.

### Products and Services

**Commercial Multiple-peril Packages:** Coverage offered under commercial package and business owners' policies combines property, liability (including general liability and products and completed operations), business interruption, equipment breakdown, fidelity and inland marine coverages modified for commercial businesses and enterprises. Commercial packages and business owners' policies are offered by Brokerage Insurance segment.

**Fire and Allied Lines and Inland Marine:** The company writes fire and allied lines policies for individuals and businesses. Individual dwelling policies include personal property with optional liability coverage that provide an alternative to the homeowner's policy for the personal lines customer. Commercial fire and allied lines policies provide protection for damage to commercial buildings and their contents, and these policies may be utilized in selected circumstances as an alternative to a commercial package

policy. The company writes inland marine insurance protection for the property of businesses that is not at a fixed location and for items of personal property that are transportable, including builders risk, contractors' equipment and installation, domestic transit and transportation, fine arts, property floaters and leased property.

**Other Liability:** In Brokerage Insurance segment, the company writes other liability policies for individuals and business owners, including mono-line commercial general liability (for risks that do not have property exposure or whose property exposure is insured elsewhere) and commercial umbrella policies. Also, in Specialty Business segment, the company writes General Liability policies for businesses in programs that are modified to narrowly defined industry classes, such as small public entities.

**Workers' Compensation:** The company writes workers' compensation policies, which are a statutory coverage requirement in al

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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