

# TrygVesta A/S Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

TrygVesta A/S 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 TrygVesta A/S and its competitors. This provides our Clients with a clear understanding of TrygVesta A/S position in the Industry.

The report contains detailed information about TrygVesta A/S 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 TrygVesta A/S. 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 TrygVesta A/S 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 TrygVesta A/S 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 TrygVesta A/S business.

## **About TrygVesta A/S**

TrygVesta A/S operates as a general incurrence company in the Nordic region with activities in Denmark, Norway, Finland, and Sweden.

The company's insurance offering includes the following areas: liability, workers' compensation, motor, building, contents, cargo, house, personal accident, and health care. In addition, the company has a strategic partnership with Nordea, a bank in the Nordic region. The company offers its products and services to approximately 2.2 million private customers and 100,000 businesses.

### **Segments**

The company's business segments are the Private & Commercial (Denmark) segment, the Private & Commercial (Norway) segment, the Corporate segment, and the General Insurance (Finland and Sweden) segment.

**Private & Commercial Denmark:** Private & Commercial Denmark sells insurances to private households and small and medium-sized enterprises in Denmark under the Tryg brand name.

**Private & Commercial Norway:** Private & Commercial Norway sells insurances to private households and small and medium-sized enterprises in Norway under the TrygVesta and Enter brand names.

**Finnish general insurance:** The company's Finnish branch sells insurances to private household customers and small enterprises under the brand name of TrygVesta Finland and Nordea Vahinkovakuutus.

**Swedish general insurance:** Vesta Skadeförsäkring sells insurances to private individuals. Insurance policies are sold by Nordea's branches.

**Corporate:** Corporate is a Nordic business area which sells insurances to corporate customers under the TrygVesta brand. The Corporate business area has approximately 3,000 customers.

TrygVesta Garantiforsikring is a subsidiary whose principal activity is to guarantee, in relation to third parties, its customers' performance under agreements made, such as construction contracts where guarantee is provided in respect of risks during the construction period and remedying of defects after the project has been handed over.

## Products and Services

**Motor insurance:** A motor insurance policy consists of mandatory third party liability comprehensive cover and cover for the motorist's own vehicle. The mandatory third party liability insurance provides cover against liability for injuries to a third party and damage to a third party's property. Motor insurance is written for passenger cars, motorcycles, mopeds, caravans, lorries, buses and trailers. Motor policies taken out by TrygVesta's concept customers in Denmark include roadside assistance, including services, such as towing and battery jump-start.

**Building insurance:** A building policy covers damage to the policyholder's house caused by events, such as fire and storm and water damage. The policy also provides legal expenses cover and covers the policyholder's liability as the owner of a building. The company offers a building insurance policy in Denmark. It includes a water damage coverage.

**House contents insurance:** A contents insurance policy provides cover for the loss of, or damage to, the contents of private dwellings with a range of additional features, such as cover for valuables temporarily located away from the home, legal expenses and liability

arising from occupancy of a building.

**Personal accident insurance:** A personal accident insurance policy provides cover against accidental bodily injury or death.

**Property – commercial insurance:** A commercial insurance policy provides cover for the loss of, or damage to, the buildings, inventory or equipment of commercial customers. In addition, the company provides cover for financial loss due to business interruption resulting from covered claims.

**Workers' compensation insurance:** A workers' compensation policy provides cover for employees against bodily injury sustained at work and, in Norway, also occupational diseases. This insurance is mandatory for all employers and covers their employees, except for public employees and those employed by sole proprietorships.

**Professional liability insurance:** A professional liability insurance policy provides cover for various types of liability, such as claims incurred by a company arising from the conduct of its business or in connection with its products, professional liability incurred by professionals, such as lawyers and engineers arising from negligence, and directors' and officers' liability with respect to claims against board members and key personnel arising from negligent conduct.

**Transport and marine insurance:** A marine insurance policy covers damage to the policyholder's vessel caused by factors, including fire, collision, sinking and third-party liability. A transport insurance policy covers damage to the policyholder's dispatched goods caused by collision, capsizing or crashing.

**Other products, including health care insurance:** Other products include coverage in connection with change of home ownership, unemployment insurance, health care insurance, travel insurance, insurance for summer cottages and pleasure boats, and insurance for pets.

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?

## I would like to order

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