

Eastern Insurance Holdings, Inc. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Eastern Insurance Holdings, 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 Eastern Insurance Holdings, Inc. and its competitors. This provides our Clients with a clear understanding of Eastern Insurance Holdings, Inc. position in the Industry.

The report contains detailed information about Eastern Insurance Holdings, 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 Eastern Insurance Holdings, 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 Eastern Insurance Holdings, 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 Eastern Insurance Holdings, 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 Eastern Insurance Holdings, Inc. business.

About Eastern Insurance Holdings, Inc.

Eastern Insurance Holdings, Inc., an insurance holding company, offers workers' compensation and group benefits insurance and reinsurance products.

The company's direct and indirect wholly-owned subsidiaries are Eastern Holding Company, Ltd. (EHC), Eastern Alliance Insurance Company (Eastern Alliance), Allied Eastern Indemnity Company (Allied Eastern), Eastern Advantage Assurance Company (Eastern Advantage), Eastern Re, Ltd., S.P.C. (Eastern Re), Employers Security Holding Company (ESHC), Employers Security Insurance Company (ESIC), Affinity Management Services, Inc. (AMS), Eastern Life and Health Insurance Company (ELH), Employers Alliance, Inc. (Employers Alliance), Global Alliance Holdings, Ltd. (Global Alliance), and Eastern Services Corporation (Eastern Services).

Segments

Workers' Compensation Insurance: The company offers traditional workers' compensation insurance coverage to employers, with 300 employees or less, primarily in the Mid-Atlantic, Southeast, and Midwest regions of the continental United States. The company's workers' compensation products include guaranteed cost policies, policyholder dividend policies, retrospectively-rated policies, large deductible policies,

and captive programs. Workers' compensation insurance coverage is also underwritten through the company's alternative markets business unit and ceded 100% to the segregated portfolio cell reinsurance segment.

Group Benefits Insurance: The company offers group benefits insurance products to employer groups, with 300 employees or less, primarily in the Mid-Atlantic, Southeast and Midwest regions of the continental the United States. The company's group benefits insurance products consist of dental, short-term and long-term disability, term life, and vision.

Products

Workers' Compensation Insurance

The company offers a line of workers' compensation products, including guaranteed cost policies, policyholder dividend policies, retrospectively-rated policies, large deductible policies, and alternative market products.

Guaranteed cost policies: Guaranteed cost policies charge a fixed premium, which does not increase or decrease based upon loss experience during the policy period.

Policyholder dividend policies: Policyholder dividend policies charge a fixed premium, but the customer may receive a dividend in the event of favorable loss experience during the policy period. Policyholder dividend plans are restricted to accounts with minimum annual premiums.

Retrospectively-rated policies: Retrospectively-rated policies charge an initial premium that is subject to adjustment after the policy period expires, based upon the insured's actual loss experience incurred during the policy period, subject to a minimum and maximum premium. These policies are subject to annual adjustment until all claims related to the policy year are closed.

Large deductible policies: Large deductible policies result in a lower premium; however, the insured retains a greater share of the underwriting risk than under guaranteed cost or dividend paying policies, which reduces the risk to the company and further encourages loss control by the insured. The customer is contractually obligated to pay its own losses up to the amount of the deductible for each occurrence.

Alternative market products: Alternative market products are offered to individual

customers and trade associations.

Segregated Portfolio Cell Reinsurance

Segregated portfolio cells, or segregated cells or rent-a-captives, are all referred to as alternative market programs or products. The company provides various products to this marketplace, including program design, fronting, claims administration, risk management, segregated portfolio cell rental, investment, and segregated portfolio management services.

Group Benefits Insurance

The company's group benefits insurance products include dental insurance, short-term disability insurance, long-term disability insurance, term life insurance, and vision insurance.

Dental Insurance: Dental plans include fee for service and managed care plans. Multiple variations of these products are available which offer different degrees of coverage. Managed care plans utilize the networks of two unaffiliated dental Preferred Provider Organizations.

Short-Term Disability Insurance: Short-term disability plans pay flat weekly benefit amounts or a percentage of an individual claimant's weekly earnings in the event of disability.

Long-Term Disability Insurance: Long-term disability plans provide preset amounts or a preset percentage of an individual claimant's monthly earnings in the event of disability.

Term Life Insurance: Term life plans pay flat amounts or a multiple of an individual's salary.

Vision Insurance: Vision plans are offered with different degrees of coverage, affordability and flexibility.

Competition

In its workers' compensation insurance segment, the company considers its principal competitors to be PMA Capital Insurance Group, Erie Insurance Group, Guard Insurance Group, Selective Insurance Group, Cincinnati Insurance Company,

Lackawanna Insurance Group, Accident Fund Insurance Company of America, and the Pennsylvania State Workers' Insurance Fund. In its group benefits insurance segment, the company's principal competitors include Aetna, Inc., Assurant, Inc., Guardian Life Insurance Company, and Metropolitan Life Insurance Company.

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.

Contents

RESEARCH METHODOLOGY

DISCLAIMER

1. EASTERN INSURANCE HOLDINGS, INC. COMPANY PROFILE

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

2. EASTERN INSURANCE HOLDINGS, INC. BUSINESS OVERVIEW

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

3. EASTERN INSURANCE HOLDINGS, INC. SWOT ANALYSIS

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

4. EASTERN INSURANCE HOLDINGS, INC. FINANCIAL ANALYSIS

- 4.1. Financial Statements
 - 4.1.1. Income Statement
 - 4.1.2. Balance Sheet
 - 4.1.3. Cash Flow
- 4.2. Financial Ratios
 - 4.2.1. Profitability
 - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

5. EASTERN INSURANCE HOLDINGS, INC. COMPETITORS AND INDUSTRY ANALYSIS

- 5.1. Eastern Insurance Holdings, Inc. Direct Competitors
- 5.2. Comparison of Eastern Insurance Holdings, Inc. and Direct Competitors Financial Ratios
- 5.3. Comparison of Eastern Insurance Holdings, Inc. and Direct Competitors Stock Charts
- 5.4. Eastern Insurance Holdings, Inc. Industry Analysis
 - 5.4.1. Industry Snapshot
 - 5.4.2. Eastern Insurance Holdings, Inc. Industry Position Analysis

6. EASTERN INSURANCE HOLDINGS, INC. NEWS & EVENTS

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

7. EASTERN INSURANCE HOLDINGS, INC. EXPERTS REVIEW¹

- 7.1. Experts Consensus
- 7.2. Experts Revisions

8. EASTERN INSURANCE HOLDINGS, INC. ENHANCED SWOT ANALYSIS²

9. UNITED STATES PESTEL ANALYSIS²

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors

9.5. Environmental Factors

9.6. Legal Factors

10. EASTERN INSURANCE HOLDINGS, INC. IFE, EFE, IE MATRICES²

10.1. Internal Factor Evaluation Matrix

10.2. External Factor Evaluation Matrix

10.3. Internal External Matrix

11. EASTERN INSURANCE HOLDINGS, INC. PORTER FIVE FORCES ANALYSIS²

12. EASTERN INSURANCE HOLDINGS, INC. VRIO ANALYSIS²

APPENDIX: RATIO DEFINITIONS

LIST OF FIGURES

Eastern Insurance Holdings, Inc. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit

Profit Margin Chart

Operating Margin Chart

Return on Equity (ROE) Chart

Return on Assets (ROA) Chart

Debt to Equity Chart

Current Ratio Chart

Eastern Insurance Holdings, Inc. 1-year Stock Charts

Eastern Insurance Holdings, Inc. 5-year Stock Charts

Eastern Insurance Holdings, Inc. vs. Main Indexes 1-year Stock Chart

Eastern Insurance Holdings, Inc. vs. Direct Competitors 1-year Stock Charts

Eastern Insurance Holdings, Inc. Article Density Chart

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.
The complete financial data is available for publicly traded companies.

List Of Tables

LIST OF TABLES

Eastern Insurance Holdings, Inc. Key Facts
Profitability
Management Effectiveness
Income Statement Key Figures
Balance Sheet Key Figures
Cash Flow Statement Key Figures
Financial Performance Abbreviation Guide
Eastern Insurance Holdings, Inc. Key Executives
Eastern Insurance Holdings, Inc. Major Shareholders
Eastern Insurance Holdings, Inc. History
Eastern Insurance Holdings, Inc. Products
Revenues by Segment
Revenues by Region
Eastern Insurance Holdings, Inc. Offices and Representations
Eastern Insurance Holdings, Inc. SWOT Analysis
Yearly Income Statement Including Trends
Income Statement Latest 4 Quarters Including Trends
Yearly Balance Sheet Including Trends
Balance Sheet Latest 4 Quarters Including Trends
Yearly Cash Flow Including Trends
Cash Flow Latest 4 Quarters Including Trends
Eastern Insurance Holdings, Inc. Profitability Ratios
Margin Analysis Ratios
Asset Turnover Ratios
Credit Ratios
Long-Term Solvency Ratios
Financial Ratios Growth Over Prior Year
Eastern Insurance Holdings, Inc. Capital Market Snapshot
Eastern Insurance Holdings, Inc. Direct Competitors Key Facts
Direct Competitors Profitability Ratios
Direct Competitors Margin Analysis Ratios
Direct Competitors Asset Turnover Ratios
Direct Competitors Credit Ratios
Direct Competitors Long-Term Solvency Ratios
Industry Statistics

Eastern Insurance Holdings, Inc. Industry Position
Company vs. Industry Income Statement Analysis
Company vs. Industry Balance Sheet Analysis
Company vs. Industry Cash Flow Analysis
Company vs. Industry Ratios Comparison
Eastern Insurance Holdings, Inc. Consensus Recommendations¹
Analyst Recommendation Summary¹
Price Target Summary¹
Experts Recommendation Trends¹
Revenue Estimates Analysis¹
Earnings Estimates Analysis¹
Historical Surprises¹
Revenue Estimates Trend¹
Earnings Estimates Trend¹
Revenue Revisions¹

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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