

Presidential Life Corp. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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Abstracts

Presidential Life Corp. 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 Presidential Life Corp. and its competitors. This provides our Clients with a clear understanding of Presidential Life Corp. position in the Industry.

The report contains detailed information about Presidential Life Corp. 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 Presidential Life Corp.. 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 Presidential Life Corp. 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 Presidential Life Corp. 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 Presidential Life Corp. business.

About Presidential Life Corp.

Presidential Life Corporation, an insurance holding company, through its wholly-owned subsidiary, Presidential Life Insurance Company, engages in the sale of annuity contracts, life insurance, and accident and health insurance. The company is licensed to market its product in all 50 states and the District of Columbia.

Products

The company focuses on the sale of various single premium and flexible premium annuity products. Each of these products is designed to meet the needs of consumers for supplemental retirement income and estate planning.

Annuity Business

Single Premium Annuity: Single Premium Annuity products require a one-time lump sum premium payment.

Single Premium Deferred Annuities (SPDAs): These products provide for a single premium at time of issue, an accumulation period and an annuity payout period at future date.

Single Premium Immediate Products: These products guarantee a stream of payments, which begin within the first contract year and continue for the life of the annuitant or for a specified period of time. In an immediate annuity, the payment may be guaranteed for a period of time (typically 5 to 20 years).

Other Annuity Products: These products include flexible premium annuities and group terminal funding annuities. Flexible annuity products provide similar benefits to those provided by its SPDA products, but instead permit periodic premium payments in, such amounts as the holder deems appropriate. Group Terminal Funding Annuity products provide benefits similar to single premium immediate annuities. Benefits are provided to employees when a company's pension plan is terminated or when the owner wants to transfer liability for making payments.

Life Insurance Business

Graded Benefit Life policies: These policies are products designed for the upper age (i.e. ages 40-80 in various states), substandard applicant. Depending upon age, these products provide for a limited death benefit.

Simplified Issue Whole Life: The company introduced a Simplified Issue Whole Life policy for customers who would not qualify for standard risk rates, but want immediate coverage as opposed to Graded Benefit Life, which has a modified face amount for two to three years.

Other Life Products: These products in force include universal life, whole life, and term life. Universal life policies, flexible premium and single premium, are interest-sensitive products, which typically provide the insured with non-participating (non-dividend paying) life insurance with a cash value. Whole life policies are products that provide the insured with life insurance with a guaranteed cash value. Term life policies are products that provide insurance protection if the insured dies during the time period specified in the policy.

Accident and Health Business

New York Statutory Disability Benefits: New York Statutory Disability Benefits (DBL) are short-term disability contracts issued to employers of one or more employees in New York State. With few exceptions, employers are required to provide this coverage to their New York employees.

Ancillary Products: The company offers ancillary product lines designed to further protect against risks to which its customer is exposed. The majority of these products, excluding dental, is reinsured and the administration of these products is handled by a third party administrator. The company's ancillary product offerings include the following:

Medical Stop Loss: Medical stop loss coverage is sold to employers (not individual employees) to cover their liabilities as incurred in the administration of self-funded medical plans. The employer does not buy an insured plan from a carrier, but instead opts to pay the benefits for its medical plan itself.

Group dental: The company provides group dental insurance. Dental benefit plans provide funding for necessary or elective dental care. This policy provides dental coverage and is available in New York to employer groups. Coverage is provided through a preferred provider organization (PPO) or out of network arrangement in which this coverage is subject to deductibles, coinsurance, and annual or lifetime maximums.

Individual impaired risk disability: The individual substandard disability product provides disability income insurance. Individually underwritten policy for the substandard risk market, this was designed for individuals that may have been declined for normal disability coverage with another carrier.

Hospital indemnity products: A limited benefit policy that provides a combination of hospital indemnity and limited medical-surgical benefits, available to persons and their dependents. Optional accidental death and dismemberment (AD&D) dental or vision benefits are offered.

Accident products: A limited benefit policy not intended to cover all medical expenses. The company's accident emergency room policy provides accident only benefits for accident/dental medical and AD&D with an accident/sickness emergency room benefit.

Group Life: Group term life insurance provided through the workplace provides financial coverage in the event of premature death. AD&D insurance, as well as coverage for spouses, children or domestic partners, are also available.

History

Presidential Life Corporation was founded in 1965.

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.

The complete financial data is available for publicly traded companies.

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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?

I would like to order

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