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NEW YORK LIFE INSURANCE SWOT & PESTLE ANALYSIS

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Company Name : New York Life Insurance

Company Sector : Insurance

Operating Geography : USA, Mexico, Europe, Canada, Asia and Australia

About the Company : New York Life Insurance Company (NYLIC) is a Fortune 100 (#69 in 2018) life insurance company headquartered in New York, United States. Founded in 1845 its offerings include a myriad of insurance based products and services like term insurance, whole life insurance, pension products, mutual funds, guaranteed income annuities, services including finance and accounting, marketing and sales etc. It had investments in sectors derivatives, short-term investments, securities purchased under agreement to resell, real estate, loan and brokerage. The company has witnessed huge growths in the last 100 years due to the growing economy and population, creating an ever increasing demand for life insurance. By diversifying its businesses it has been able to maintain its competitive edge for so many decades. Since it is a mutual company its sole owners are policy holders who are paid annual dividends and long-term policy coverage.

New York Life' s mission statement reads “to provide financial security and peace of mind through our products and services. The long-term view and core values of humanity, integrity and financial strength associated with that mission underscore our Company's genuine concern for the markets and environments in which we do business.” New York Life Insurance Company’s USP or unique selling proposition lies in being the largest mutual life insurance company and the third-largest life insurance company in the United States.

Revenue :

Net Income

\$ 2760 million – FY ending 31st Dec 2017

\$1368 Million – FY ending 31st Dec 2016

SWOT Analysis :

The SWOT Analysis for New York Life Insurance is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Pioneering mutual life insurance company 2.Enjoys Leading positions in major markets 3.Strong financials with consistent dividend payout since 1854 4.Workforce diversity and philanthropy 5.Broad Investment Portfolio 6.Wide Distribution Channel 	<ul style="list-style-type: none"> 1.Limited geographical presence and narrow scope for expansion
Opportunities	Threats
<ul style="list-style-type: none"> 1.Digitization and Disruptive Technologies 2.Big Data and predictive analytics 3.Go Online and harness the power of Social Media 4.Aging Population of US and Europe 	<ul style="list-style-type: none"> 1.Financial crisis and economic doldrums 2.Climatic catastrophes 3.Business Risk and investment market risk 4.Participating whole life will see lower sales and potentially higher lapses

PESTLE Analysis :

The PESTLE Analysis for New York Life Insurance is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1. Government Regulations 2. Impacts of 2017 Tax Cuts and Jobs Act 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1. Economic downturns and doldrums
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1. Societal Shift 2. Springing needs for Insurance in emerging economies 3. Building relationships through empathy 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1. Minimizing risk through use of disruptive technologies 2. Blockchain, AI and IoT
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1. Lawsuits and litigation 2. Regulated by state laws 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1. Changing climatic conditions 2. US insurers languishing in dealing with sustainability

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