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## CNA FINANCIAL CORPORATION SWOT & PESTLE ANALYSIS

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**Company Name :** CNA Financial Corporation

**Company Sector :** Insurance, Financial and Risk Services

**Operating Geography :** United States, North America, Global

**About the Company :** CNA Financial Corporation was founded as a financial corporation in Detroit in 1897. It has its headquarters in Chicago, Illinois, United States. The Group has diverse portfolio of products such as casualty, small business owners policy, commercial auto, commercial package, cyber, equipment breakdown, general liabilities, management and professional liability, marine, property, surety, umbrella and excess casualty, warranty and alternative risks and worker's compensation. Along with these products the company also offers solutions like Affinity Programs, International Solutions, Middle Market and Small Business. These products and services are offered to key industry segments that include construction, financial institutions, healthcare, law firms, life sciences, manufacturing, professional services, real estate, and technology. As of December 2020, the CNA has approximately 5,800 employees in its offices across U.S, Canada and Europe. On April 2021, Business Insurance announced 40 winners for 2021 Break Out Awards which included the name of CNA Financial Corp.

CNA Financial Corp.'s unique selling proposition or USP lies in being one of the largest U.S commercial property and casualty insurance companies. CNA Financial Corp's mission statement reads, "At CNA, our mission and vision is to focus on what we do best — providing insurance solutions that allow our customers to better manage their risks and grow profitably."

**Revenue :**

US\$690 million - FY ending 31st March 2021 (net income)

US\$1 billion - FY ending 31st March 2020 (net income)

## SWOT Analysis :

The SWOT Analysis for CNA Financial Corporation is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.120+ years of experience in Insurance, serving a diversified client base with strong customer retention</li> <li>2.Diverse range of standard and specialized insurance products and services in U.S. and globally</li> <li>3.Enhanced underwriting-focused culture while attracting and retaining the highest quality talent</li> </ul>	<ul style="list-style-type: none"> <li>1.CNA insurance's clientele is more concentrated in the USA</li> <li>2.Substantial expenses for litigation activity for COVID related legal claims</li> <li>3.CNA Insurance is controlled by a single stockholder (Loews)</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Modernize distribution channels while pushing digitalization and automation</li> <li>2.Increase global market share with acquisitions and diversifying product portfolio</li> <li>3.Uninsured natural catastrophes are creating new market opportunities</li> </ul>	<ul style="list-style-type: none"> <li>1.Stiff competition in the Insurance industry can lead to reduced market share</li> <li>2.Security breaches for customer data can harm the company</li> <li>3.Unfavorable developments in various insurance segments</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for CNA Financial Corporation is given below:

<p style="text-align: center;"><b>Political</b></p> <p>1.Volatility in Eurozone is making US insurance industry highly vulnerable</p> <p>2.Changes in the political and regulatory federal income tax laws affect the Insurance sector adversely</p>	<p style="text-align: center;"><b>Economical</b></p> <p>1.COVID-19 has adversely affected financial markets and Insurance Sector</p> <p>2.Low investment fuelled by low interest rates and volatile equity markets remain a barrier to growth in Insurance sector</p>
<p style="text-align: center;"><b>Social</b></p> <p>1.Consumers prefer on-demand and personalized insurance</p> <p>2.Demand for improved digital customer experience as compared to traditional agent channels</p>	<p style="text-align: center;"><b>Technological</b></p> <p>1.Digital Transformation, Predictive Analytics, AI, Cloud Computing, Block Chain Technology and InsurTech Partnerships are rapidly emerging in the Insurance Industry</p> <p>2.Forward-looking Insurance companies are digitizing and automating their underwriting</p>
<p style="text-align: center;"><b>Legal</b></p> <p>1.Rapidly evolving regulatory environment in US, UK, Canada and Europe</p>	<p style="text-align: center;"><b>Environmental</b></p> <p>1.Subsidiary exposure to Asbestos and Environmental Claims</p> <p>2.Frequency of extreme weather, Hurricanes and other natural disasters is rising</p>

Please note that our free summary reports contain the SWOT and PESTLE table contents only. The complete report for **CNA Financial Corporation** SWOT & PESTLE Analysis is a paid report at **14.53 U.S.D.**



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