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CNP ASSURANCES SWOT & PESTLE ANALYSIS

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Company Name : CNP Assurances

Company Sector : Insurance

Operating Geography : France, Europe, Global

About the Company : Based in France, across Europe, CNP Assurances is a major French insurance corporation. The company is headquartered in the capital city of France, Paris. CNP basically stands for Caisse Nationale de Prévoyance. CNP has been listed on the Fortune Global 500. The company was formed as subsidiary of Caisse des dépôts et consignations in 1959, which still continues to hold approximately 40% of the company. CNP Assurances offers a response to the changes affecting the lives of its policyholders by providing services like life insurance, pension, personal risk insurance, health insurance and other service offerings. It also specialises in developing its products in close collaboration with its partners. The company has major distribution partnerships in France (with La Banque Postale and Groupe BPCE), in Europe (with Banco Santander) and in Brazil (with Caixa Econômica Federal). The cornerstone of the company's mission as a responsible insurer is the Corporate social responsibility (CSR) as it inspires their product offer and guides their investment policy. The company began a new chapter by adopting a corporate mission in 2021 stating “As a responsible insurer and investor, driven by the community values of our Group, we work with our partners to create an inclusive and sustainable society, providing solutions to as many people as possible to protect and support them on their chosen paths.”

Revenue :

3,459 million - FY ending 31st December 2020 (y-o-y growth -12.8%)

3,967 million - FY ending 31st December 2019

SWOT Analysis :

The SWOT Analysis for CNP Assurances is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Business expansion with unique multi-partnership model 2. Full-fledged bancassurance integration 3. Stable outlook during pandemic due to financial strength 4. Significant market share in life insurance 	<ul style="list-style-type: none"> 1. Consistent decrease in premium income from France
Opportunities	Threats
<ul style="list-style-type: none"> 1. Covid health crises led to emerging demand 2. Increased demand in digital mode for services 3. Demand for pension schemes in Brazil 	<ul style="list-style-type: none"> 1. Equity linked investments are exposed to market volatility 2. Health crisis in Brazil will affect the business 3. Major portion of investments being corporate bonds expose to default risk 4. Germany to cap commissions on life insurance

PESTLE Analysis :

The PESTLE Analysis for CNP Assurances is given below:

<p style="text-align: center;">Political</p> <p>1. Local administered insurance system in Brazil affects business viability</p>	<p style="text-align: center;">Economical</p> <p>1. Constant low interest rates in Europe result in low returns</p> <p>2. Deteriorations in economic conditions can lead to liquidity constraints</p>
<p style="text-align: center;">Social</p> <p>1. Increased demand of customised products</p> <p>2. Increased life expectancy to affect long term policies</p>	<p style="text-align: center;">Technological</p> <p>1. Integration of AI into insurance will generate a predict and prevent business model</p> <p>2. Start-up approach to drive innovation</p>
<p style="text-align: center;">Legal</p> <p>1. PRIIPS amended to improve the client protection</p> <p>2. IDD regulates distribution of insurance products by intermediaries and insurance firms</p> <p>3. GDPR became hurdle in data processing for underwriting</p>	<p style="text-align: center;">Environmental</p> <p>1. Sustainable investments towards</p>

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