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HELVETIA HOLDING AG SWOT & PESTLE ANALYSIS

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Company Name : Helvetia Holding AG

Company Sector : Insurance

Operating Geography : Switzerland, Europe

About the Company :

Helvetia was founded in the year 1858. With headquarters in St. Gallen, it has grown over the past 160 years to become Switzerland's leading all lines insurer. Helvetia Holding AG provides a broad range of life, casualty, liability, accident and transportation insurance. Helvetia is active in both the life and non-life business with employee strength of over 11,500 providing services to more than 7 million customers, as of early 2021. The registered shares of Helvetia Holding AG are traded on the SIX Swiss Exchange. The company's operations are divided into three main segments Switzerland, Europe and Special Markets. These segments provide a wide-range of life, casualty, liability, accident and transportation insurance. These products and services are for individuals, consumers with properties such as vehicles and buildings, consumer goods, and personal belonging during transportation. Apart from its home market, the company is well-positioned in other European countries such as Germany, Austria, France, Italy, and Spain.

Helvetia's unique selling proposition and USP lies in being an all-lines insurance group in the Europe. Helvetia's motto is, "simple. Clear. Helvetia". Its vision is, "We want to be the best partner for financial security and to set benchmarks in terms of customer convenience and access to customers."

Revenue :

CHF 9713.6 million – FY ending 31st December 2020

CHF 9454.1 million – FY ending 31st December 2019

SWOT Analysis :

The SWOT Analysis for Helvetia Holding AG is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1.160 years of Insurance expertise 2.Sound business mix of 65% (non- life) and 35% (life) 3.Geographical diversification (Strong home market) and profitable footprints in Europe 4.Progressively leverage existing channels 5.Broad diversification due to three successful segments 6.Acquisition of Caser positioning the company as the best partner for financial security 7.Affirmation of 'A' rating and positive outlook by S&P Global Rating 	<ol style="list-style-type: none"> 1.Increased dependency on European market
Opportunities	Threats
<ol style="list-style-type: none"> 1.Organic growth, innovations and synergies from past acquisitions. 2.Investing in fintech companies to drive international growth 3.Introducing first ever bancassurance solutions in Switzerland 	<ol style="list-style-type: none"> 1.Threats of immediate competition from other players in the industry 2.Fraudulent practices and increased natural disasters 3.Covid-19 pandemic impacting operations 4.Impact of Swiss regulatory framework on private insurance

PESTLE Analysis :

The PESTLE Analysis for Helvetia Holding AG is given below:

Political	Economical
1.Decentralized multi-tiered political system 2.Brexit impacting the insurance sector	1.Swiss Sustainable Finance(SSF) framework to drive growth 2.VfU: Sustainability network for Financial Institutions.
Social	Technological
1.Contributing towards the promotion of the Swiss entrepreneurial landscape	1.Digitalization and innovation in insurance business operations 2.Technological advancement through Fintech investments
Legal	Environmental
1.The Swiss regulatory framework on Private Insurance	1.Corporate commitment to the environment 2.By Carbon Disclosure Project (CDP) 3.Active role in UN Global Compact

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