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AVIVA PLC. SWOT & PESTLE ANALYSIS

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Company Name : Aviva Plc.

Company Sector : Insurance

Operating Geography : Europe, UK, Global

About the Company : Aviva Plc. is a multinational insurance company headquartered in London, UK and was established in the year 2000 as a result of merger of two British insurance companies, Norwich Union and CGU. Aviva operates in 16 countries globally, serves more than 33 million customers. The Company offers wide spectrum of insurance and savings products- from car, home and health insurance, to pensions, investments and asset management, with the objective to safeguard people against uncertainty. Aviva Plc. is the UK's largest insurer, serving over 15 million customers, besides having a strong international presence in Europe, Canada and Asia. The company employs 31,700 employees as per early 2020 records. The company was awarded the “Best of the Best Insurer” award at the British Insurance Awards 2019 held at the Royal Albert Hall.

The mission statement of Aviva reads, “to grow our long-term savings business aggressively and profitably; to build a world-class fund management business; to take a focused approach to general insurance, with disciplined underwriting and efficient claims handling; to build top-five positions in key markets; to withdraw from lines of business or markets that do not offer the potential for market-leading positions or superior returns”. The vision statement of Aviva reads, “To earn our customers’ trust as the best place to save for the future, navigate retirement and insure what matters most to them. The company values are based on the ideals of “Care More, Kill Complexity, Never Rest and Create Legacy.”

Revenue :

Group operating profit

£3,184 million – FY ended 31 March 2019 (y-o-y growth 298.5%)

£3,004 million – FY ended 31 March 2018 (y-o-y growth negative 64.3%)

SWOT Analysis :

The SWOT Analysis for Aviva Plc. is given below:

| Strengths | Weaknesses |
|---|---|
| <ul style="list-style-type: none"> 1.Strong financial performance 2.Consistent performance across business segments 3.Focused three-pronged strategy 4.High brand awareness and cross-selling | <ul style="list-style-type: none"> 1.Significant exposure in troubled European nations |
| Opportunities | Threats |
| <ul style="list-style-type: none"> 1. Asian markets offer good growth potential 2.Leveraging data for business insights 3.Increase in Europe's pension savings gap | <ul style="list-style-type: none"> 1. Uncertainty over Brexit 2. Threat from entry of non-traditional firms |

PESTLE Analysis :

The PESTLE Analysis for Aviva Plc. is given below:

| | |
|---|--|
| <p style="text-align: center;">Political</p> <p>1.The impact of Brexit and its aftermath</p> | <p style="text-align: center;">Economical</p> <p>1.Economic growth in emerging markets and developing economies</p> <p>2.Protectionism in insurance and reinsurance in some economies slowing market growth</p> |
| <p style="text-align: center;">Social</p> <p>1.Low insurance penetration in developing economies</p> <p>2.Pension freedom reforms and demand for old age pension</p> | <p style="text-align: center;">Technological</p> <p>1.Investments data analytics for customer insights</p> <p>2.Digital first strategy - online, mobile and tablet to enhance customer experience</p> |
| <p style="text-align: center;">Legal</p> <p>1.GDPR regulations on usage of customer data</p> | <p style="text-align: center;">Environmental</p> <p>1.Investments and initiatives to reduce the environmental impact of operations</p> |

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