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## WILLIS TOWERS WATSON SWOT & PESTLE ANALYSIS

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**Company Name :** Willis Towers Watson

**Company Sector :** Risk management, Insurance Brokerage and Advisory

**Operating Geography :** United Kingdom, Europe, Global

**About the Company :**

Willis Towers Watson Public Limited Corporation is multinational risk management, insurance brokerage, and consultancy company headquartered in London, United Kingdom. The company dates back to 1828. In 2009, Towers Watson was founded by combining the deals of Towers Perrin and Watson Wyatt. Human Capital and Benefits (HCB), Corporate Risk and Broking (CRB), Investment, Risk and Reinsurance (IRR), and Benefits Delivery and Administration (BDA) are the segments through which the company operates. Employee benefit plans, human resources companies, and management teams can get advice, broking, solutions, and software from the HCB category. Clients ranging from small companies to corporations are served by the CRB division, which provides risk advising, insurance broking, and consultancy services. The IRR division focuses on assisting clients with capital release and investment complexity management. The BDA sector provides current employees and retirees in both the group and individual markets with medical and ancillary benefit exchange and outsourcing services. Following the events in Eastern Europe, WTW declared in April 2022 at the publication of its annual Energy Market Review that the need to manage energy transition risk is being expedited by the demand to find alternative energy sources to oil and gas.

Willis Towers Watson's USP lies in its being the world's third-largest insurance broker, with operations in over 140 countries and a workforce of over 45,000 employees. The mission statement of Willis Towers Watson reads, "We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals".

**Revenue :**

\$8,998 million - FY ending 31st December 2021 (y-o-y growth 4%)

\$8,615 million - FY ending 31st December 2020

## SWOT Analysis :

The SWOT Analysis for Willis Towers Watson is given below:

Strengths	Weaknesses
<p>1.Strategic acquisitions have ensured the geographic expansion of the company into new countries.</p> <p>2.Growth in the cash and cash equivalents alongside rich returns to shareholders.</p> <p>3.Catering services to over 30 million individuals in about 140 countries and markets.</p> <p>4.Partnership and tie-ups with top companies among Fortune 500, FTSE 100 and Fortune 1000.</p> <p>5.Employs data analytics and modern technology driven solutions</p>	<p>1.Recent reorganization of the business segments and leadership may impact business functions and growth.</p> <p>2.Operational risks due to strategy driven business wherein objectives might not meet financial goals.</p> <p>3.Acquisitions, management of new businesses, and divestments may affect financial conditions of the company</p>
Opportunities	Threats
<p>1.The company has an opportunity to transform its operations and increase profitability by transforming its technology and optimizing its processes.</p> <p>2.Introduce stellar employee welfare schemes in the industry in order to attract and retain the best talents of the industry and decrease attrition</p> <p>3.The company can enter or expand into new domains of risk management advisory services</p>	<p>1. Significant rise in the attrition rate of the company in 2021 reflects cutting competition for talent in the industry.</p> <p>2.Covid-19 variants may have negative effects on client demand and cash flow of the business.</p> <p>3. Increasing competition from new age customer driven fintech companies can reduce the market share of WTW.</p>

## PESTLE Analysis :

The PESTLE Analysis for Willis Towers Watson is given below:

Political	Economical
<p>1.The UK exited from the European Union in 2020 and there is a risk that other countries may follow.</p> <p>2.Sanctions imposed by countries on Russia and reverse sanctions may cause an adverse impact on global businesses</p>	<p>1.Interest rates are expected to be raised by US and UK governments to tackle inflation in coming months.</p> <p>2.The inflation rates are high in the global markets which is affecting credit availability and reducing purchasing power</p>
Social	Technological
<p>1.Personal lines consumers are looking for holistic protection from every kind and forms of adversity.</p>	<p>1.Insurance broking firms are continuing to invest in new technologies like AI, automation, big data while expanding the use of mobile devices.</p> <p>2.Digital platforms and digital marketing strategies are being deployed by Insurance brokerage firms for brand promotion and trust building in the competitive market.</p> <p>3.The technology adoption among consumers is growing and there is an increased demand for digital servicing.</p>
Legal	Environmental

1.Countries around the world are becoming aware about data protection and are introducing data protection or regulation laws.

2.Broking channel is seeing dynamic changes in the regulatory and compliance landscape in the areas of fraud, third-party risk management, market conduct, general data protection regulation etc.

1.Insurers have the opportunity to provide innovative solutions related to climate change risk management.

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