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## GJENSIDIGE FORSIKRING SWOT & PESTLE ANALYSIS

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**Company Name :** Gjensidige Forsikring

**Company Sector :** Insurance

**Operating Geography :** Norway, Europe, Global

**About the Company :**

Gjensidige Forsikring ASA is a Norwegian insurance firm. The company, based in Oslo, has a significant part of the Norwegian insurance industry. Although the corporation was founded in 1816, the name Gjensidige comes from the life insurance company Christiania almindelige gjensidige forsgelsesanstalt, which was founded in 1847. Within the Gjensidige group, it is the parent firm. Six business areas make up the operations of the Group. General insurance, as well as risk-based accident and health insurance, are Gjensidige's main activities. Property and accident and health insurance are both part of the general insurance activities. Life insurance, which is pure risk insurance with a tenure of up to one year, primarily group life insurance, is also part of the Norwegian general insurance business. The firm also provides pension services, which is a logical complement to its primary business in Norway. Branches are used to conduct business outside of Norway. It has a Lithuanian subsidiary with Estonian and Latvian branches in the Baltics. The company announced the completion of its acquisition of Falck's roadside assistance on March 1, 2022.

Gjensidige Forsikring ASA's USP lies in its being the leading Nordic insurance group listed on the Oslo Stock Exchange, with more than 200 years of experience in providing insurance services. The mission statement of Gjensidige Forsikring ASA reads, "To create a sense of security for our customers by safeguarding life, health and assets".

**Revenue :**

US\$ 3.76 billion – FY ending 31 December 2021

US\$ 3.52 billion – FY ending 31 December 2020 ?

## SWOT Analysis :

The SWOT Analysis for Gjensidige Forsikring is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1. 200 years strong brand with leading market share in 5 countries, enjoying high customer loyalty</li> <li>2. Gjensidige Forsikring has an extremely strong value proposition and acquisition activity</li> <li>3. Strong underlying loss ratio and high ROE</li> <li>4. Strong capital generation by the company and solid financials</li> <li>5. The company is undergoing digital transformation and utilizing new technologies</li> </ul>	<ul style="list-style-type: none"> <li>1. Reduced profits after tax, reduced ROE and combined ratio general insurance in 2020</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1. Improve customer experiences through analytics and digitalization</li> <li>2. Reduce claim costs and increase sales effectiveness</li> <li>3. Changing insurance needs due to increasing urbanization, rise of technology and increased ownership of cars</li> </ul>	<ul style="list-style-type: none"> <li>1. Increasing insurance fraud may affect profitability</li> <li>2. Extreme weather conditions are increasing claim costs</li> <li>3. Increased costs for compliance with legal requirements and regulations, especially data protection and sustainability</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Gjensidige Forsikring is given below:

<p style="text-align: center;"><b>Political</b></p> <p>1. Brexit created uncertain business environment</p>	<p style="text-align: center;"><b>Economical</b></p> <p>1. Growing pension insurance demand in Scandinavian countries</p> <p>2. Adverse impact of covid-19 on insurance industry</p>
<p style="text-align: center;"><b>Social</b></p> <p>1. Growing elderly population in Scandinavian countries provides opportunities for new products, services and partnerships</p> <p>2. Expectations of tailored insurance and digital services by customers</p>	<p style="text-align: center;"><b>Technological</b></p> <p>1. Insurance companies using analytics and AI to optimize pricing models and underwriting</p> <p>2. Digitalisation of insurance services to decrease costs and improve customer experience</p>
<p style="text-align: center;"><b>Legal</b></p> <p>1. Changes to published national general good rules by EIOPA</p> <p>2. Mandatory compliance to data protection and privacy laws</p> <p>3. Regulatory investigations and sanctions may have a material adverse effect on the Issuer Group</p>	<p style="text-align: center;"><b>Environmental</b></p> <p>1. More businesses becoming climate-neutral to address climate change</p> <p>2. Climate change and weather-related events harm insurance companies</p> <p>3. Introduction of 'Green Insurance' to integrate sustainability</p>

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