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## BUPA FINANCE PLC SWOT & PESTLE ANALYSIS

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**Company Name :** Bupa Finance plc

**Company Sector :** Financial Services, Healthcare

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

**About the Company :**

Founded in 1947, Bupa is an international health insurance and healthcare group. BUPA originally stands for British United Provident Association. The group has its origins and global headquarters in the United Kingdom. The main countries of operation of the group are: Australia, Spain, UK, Chile, Poland, New Zealand, Hong Kong SAR, Turkey, Brazil, Ireland, Mexico and USA. Along with having a presence across Latin America, the Middle East and Asia, Bupa also includes joint ventures in Saudi Arabia and India. The firm is a private company limited by guarantee and has no shareholders. It therefore reinvests any profits (after tax) in the business. Bupa was established at a time when seventeen British provident associations joined hands to provide healthcare for the general public. Earlier Bupa offered services like private medical insurance and policies to individuals, companies and others organisations. Later, it expanded to offer the same to privately run hospitals, dental centres and outpatient clinics, along with providing other healthcare services like health assessments, GP services, digital health and aged care. 72% of its revenue is represented by health insurance. In 2019, Bupa was ranked as the 5th best employer by LinkedIn, in the UK. In 2020 Forbes World's Best Employers List, Bupa was ranked 83rd out of 750 global companies. As of early 2023, Bupa Finance employed over 84,000 people.

Bupa's Unique Selling Proposition or USP lies in it being a private company having 31 million customers worldwide. The company nurtures an ambition to be "the world's most customer-centric healthcare company."

**Revenue :**

£ 12,903 million - FY ending 31st December 2021 (y-o-y growth of 6.4%)

£ 12,142 million - FY ending 31st December 2020

**SWOT Analysis :**

The SWOT Analysis for Bupa Finance plc is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Launching of digital products makes it future proof</li> <li>2.Strong focus on digital health solution</li> <li>3.Diversified services across major markets around the globe</li> <li>4.Middle East's most valuable insurance brand</li> </ul>	<ul style="list-style-type: none"> <li>1.Strong dependence on health insurance business to drive the revenues and profits</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Expansion of operations in cancer services</li> <li>2.Growing disposable income and awareness of health insurance</li> <li>3.Ageing UK population may spur demand for Bupa's healthcare products and services</li> <li>4.Strategic partnerships to facilitate expansion in services</li> <li>5.Growing opportunities in Bancassurance</li> </ul>	<ul style="list-style-type: none"> <li>1.Potential for a cyberattack which can lead to severe affect to the image of the company</li> <li>2.Intense competition poses threat to profitability</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Bupa Finance plc is given below:

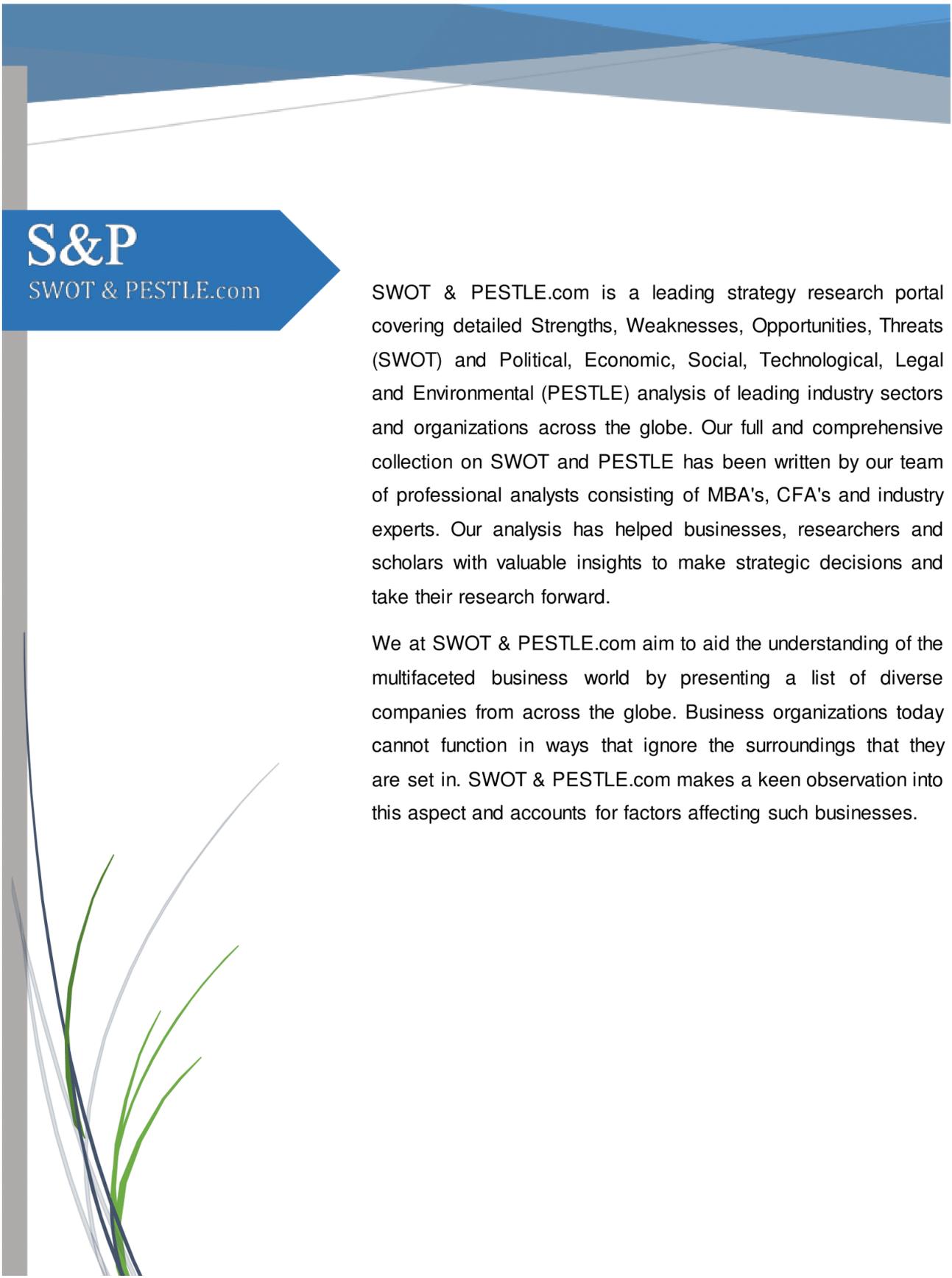
<p style="text-align: center;"><b>Political</b></p> <p>1.Impact of Brexit on health insurance sector 2.Role of healthcare in Russia-Ukraine war</p>	<p style="text-align: center;"><b>Economical</b></p> <p>1.Impact of COVID 19 on healthcare sector</p>
<p style="text-align: center;"><b>Social</b></p> <p>1.Aging population worldwide may require more health and life insurance 2.Rise in telehealth and remote care facilities</p>	<p style="text-align: center;"><b>Technological</b></p> <p>1.Digitisation of health insurance industry 2.Usage of blockchain technology in health insurance industry 3.Threat of cyberattacks in the healthcare industry</p>
<p style="text-align: center;"><b>Legal</b></p> <p>1.Patient data privacy laws need to be followed by the companies</p>	<p style="text-align: center;"><b>Environmental</b></p> <p>1.Climate change may increase number of claims</p>

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