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MAPFRE S.A. SWOT & PESTLE ANALYSIS

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Company Name : Mapfre S.A.

Company Sector : Insurance

Operating Geography : Spain, Europe, Global

About the Company :

Mapfre is a global insurance company spreading its wings across five continents. It also offers insurance services through subsidiaries and provides health, life, homeowner's, commercial, industrial risk, burial, accident, automobile and third-party liability insurance policies. Its headquarters are located in Majadahonda, Spain. The company conducts its business around more than 100 countries in the world. The firm has more than 38,400 employees and 27 million clients gets benefited from the insurance maverick's offerings for more than 80 years. Mapfre is known as the largest Spanish insurance company in the world and is also the 2nd largest insurance group in Latin America. Mapfre also provides health and other non-life insurance policies. Mapfre's 2022 aim is to transform the process that began several years ago and to continue adapting to the complex macroeconomic environment.

Mapfre's unique selling proposition (USP) is to generate shared value with the society and the company's long-term vision is to improve the society as a whole. The company's mission statement reads."We are a multinational team that works to constantly improve our services and develop the best relationship with our clients, distributors, suppliers, shareholders and society at large."

Revenue :

27,257.2 million - FY ending 31st December 2021 (y-o-y growth 7.2%)

25,419.1 million - FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for Mapfre S.A. is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Well established in Spain and Latin America and operating in over 100 Countries 2.Strong financial position with consistent dividends and an excellent solvency position 3.Strong brand reputation leads to improved trust among customers and ensures customer retention and sales 4.Mapfre SA has entered into several bancassurance agreements to strengthen its position in LATAM 	<ul style="list-style-type: none"> 1.Fragile supply chain causing losses with few efforts to make it agile and strong 2.Comparably higher auto insurance rates and poor satisfaction in US compared to its competitors
Opportunities	Threats
<ul style="list-style-type: none"> 1.Mapfre SA can use its place in B3i to create block chain driven innovation which can serve as a solution for multiple business problems 2.Collaborating with booming insurtech startups in Latin America to seize the market share in insurtech space 3.Use of Artificial Intelligence to ease business operations 	<ul style="list-style-type: none"> 1.Strongly influenced by international pricing conditions and competition leading to low penetration 2.Dynamic ecosystem (changing consumer trends and government regulations) requires accommodations by insurers 3.Liquidity crunch in Spain has led to decline in the Spanish insurance market and a greater insurance protection gap 4.Scarcity of domestic savings and the excessive reliance on FDI in LATAM economy

PESTLE Analysis :

The PESTLE Analysis for Mapfre S.A. is given below:

Political	Economical
1.The Russian-Ukraine War led to fall in business margins and growth rate	1.Rising inflation has led to fall in profitability and drop in shares of insurance companies 2.Increasing interest rates indicate a favourable trend in life insurance sector
Social	Technological
1.Change in consumption pattern of users post Covid-19 2.Social unrest in Latin America has caused huge losses to insurance industry	1.Collaborate with insurtech sector to improve business processes using advanced technology 2.Use of Usage Based Insurance to remove inefficiencies in motor insurance domain
Legal	Environmental
1.Major lawsuit against Mapfre over oil spill in Peru	1.Climate change translates to insurance risks and needs to be mitigated 2.Strong focus on sustainability and environment friendly operations

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