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BRIGHTHOUSE FINANCIAL INC. SWOT & PESTLE ANALYSIS

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Company Name : Brighthouse Financial Inc.

Company Sector : Insurance and Financial Services

Operating Geography : United States, North America, Global

About the Company :

With its headquarters in Charlotte, North Carolina, Brighthouse Financial, Inc. is a American firm that offers insurance and financial management services. MetLife, Inc. announced its plans to split a significant piece of its U.S. Retail business in January 2016, and in August 2017, Brighthouse Financial completed its separation from MetLife, Inc. and became an independent firm. It offers income, fixed, index-linked, variable, and other annuity products. Additionally, the corporation provides a variety of life insurance products, including term, universal, whole, and variable life insurance. The firm has marketing agreements with a wide network of distribution partners and makes use of a variety of independent distribution channels to advertise its goods and services. The run-off business of Brighthouse Financial consists of activities involving goods that are not actively sold and independently managed. Brighthouse Financial, Inc. announced the addition of Brighthouse Shield Level Pay PlusSM Annuities to its line of Brighthouse Shield[®] Level Annuities in August, 2022. These new products are intended to support clients' retirement portfolios by supplying a stream of guaranteed lifetime income.

Brighthouse Financial Inc.'s USP lies in its being one of the top annuity and life insurance providers in the United States with over 2 million active annuity contracts and life insurance policies, trusted by over 2 million consumers. The mission statement of Brighthouse Financial Inc. reads, "to Help People Achieve Financial Security".

Revenue :

US\$ 7,142 million - FY ending 31st December 2021 (y-o-y growth -16.0%)

US\$ 8,503 million - FY ending 31st December 2020

SWOT Analysis :

The SWOT Analysis for Brighthouse Financial Inc. is given below:

| Strengths | Weaknesses |
|---|--|
| <ol style="list-style-type: none"> 1. Large network of strategic relationship managers and wholesalers 2. Diversified product portfolio for all segments of the population 3. Forming strategic partnership to offer better products to clients 4. Consistent performance and strong balance sheet | <ol style="list-style-type: none"> 1. Vast number of regulations need to be followed 2. Risk of reduced profitability due to poor risk management of company's variable annuity exposure 3. Adverse impact of COVID 19 on the company |
| Opportunities | Threats |
| <ol style="list-style-type: none"> 1. Use of advanced data analytics and technology for better insights into the premiums and products offered 2. Rising number of under insured individuals in USA 3. Collaborations with InsurTech to provide better products to clients 4. Utilization of AI and automation for faster claims giving better user experience 5. Increased life expectancy making guaranteed lifetime income an important consideration | <ol style="list-style-type: none"> 1. Threat of cyber-attacks and breach of personal data of customers 2. Strong competition with rival companies in the insurance business |

PESTLE Analysis :

The PESTLE Analysis for Brighthouse Financial Inc. is given below:

| | |
|--|---|
| <p style="text-align: center;">Political</p> <p>1.Impact of Biden administration on banking and insurance businesses</p> <p>2.Impact of US-China trade war on the financial sector</p> | <p style="text-align: center;">Economical</p> <p>1.Impact of COVID 19 on the insurance industry</p> |
| <p style="text-align: center;">Social</p> <p>1.Rising disposable income among people may lead to rise in insurance investments</p> <p>2.Aging population of USA may lead to more demand in insurance products</p> | <p style="text-align: center;">Technological</p> <p>1.Digitalisation of claims and insurance industry</p> <p>2.Risk of cyber-attacks for companies operating in the insurance business</p> |
| <p style="text-align: center;">Legal</p> <p>1.Insurance and reinsurance laws need to be followed in USA</p> <p>2.User data privacy laws have to be adhered</p> | <p style="text-align: center;">Environmental</p> <p>1.Rising trends towards ESG investing methodology</p> |

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The complete report for **Brighthouse Financial Inc.** SWOT & PESTLE Analysis is a paid report at **27 U.S.D.**



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We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

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