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AXA SWOT & PESTLE ANALYSIS

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Company Name : AXA

Company Sector : Financial Services (Diversified Insurance)

Operating Geography : France, Europe, Global

About the Company : Founded in 1817 by Claude Bebear with name 'Mutuelle de L'assurance contre L'incendie', AXA (name adopted in 1985) is a multinational insurance firm. It is headquartered in Paris, France and has an employee strength of about 165,000 operating in 64 countries (as per the official company website) serving 107 million customers. The AXA Group has a strong presence in the Middle East, Western Europe, North America and the Asia Pacific region. AXA operates in the following five Insurance business verticals which are Life & Savings, Property & Casualty, International Insurance (including reinsurance), Asset Management and Other Financial Services. The property and casualty insurance products include motor, household, property and general liability insurance besides a variety of retail banking products and services. It is also the parent company of the online insurer Swiftcover, dental payment plan provider Denplan, distribution business Bluefin and fund manager Architas. AXA serves its clientele base comprising of individual and business customers through agents, sales force, brokers, independent financial advisors and bank networks. Product marketing also happens through direct sales channels including phone, electronic -mail and internet.

Revenue :

98.5 billion – FY ending 31st Dec, 2017 (y-o-y growth (negative) – 1.65%)

100.2 billion – FY ending 31st Dec, 2016

SWOT Analysis :

The SWOT Analysis for AXA is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Well-established brand 2. Joint Ventures and subsidiaries in many countries reduce business risk 3. Continued growth for consecutive years 	<ul style="list-style-type: none"> 1. Overdependence on European region 2. High Attrition rate of employees
Opportunities	Threats
<ul style="list-style-type: none"> 1. Aging population in China to increase demand for insurance 2. New acquisitions and expansion 3. Assets management sector 4. Innovative products to mitigate impact of climate change 5. Introduce wide range of pension plans for retirees and ageing population 	<ul style="list-style-type: none"> 1. New conservative business policies in the US 2. Insurance frauds 3. Uncertainty in the European Union after Brexit 4. Intrusions from players whose core business is not insurance

PESTLE Analysis :

The PESTLE Analysis for AXA is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1.Change in healthcare policies in the US under Trump Administration 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1.Effect of Brexit 2.Emerging economies need insurance to cover basic risks
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1.Increase in awareness for insurance due to increase in literacy rate 2.Rise in disposable income has led to increased purchase of vehicles 3.Growing urbanisation 4.Growing retiree population over number of workers 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1.Internet penetration has made consumer more critical in decision making 2.Emergence of Internet of Things 3.Digital disruptions are revolutionizing consumer practices and expectations
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1.Law for mandatory vehicle insurance 2.Evolving tax laws and regulations 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1.Divestment from coal based assets and oil sands industry into green energy to tackle global warming issues 2.AXA to join the RE100 movement 3.Climate change is having a negative risk on natural disasters

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