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TRAVELERS COMPANIES SWOT & PESTLE ANALYSIS

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Company Name : Travelers Companies

Company Sector : Insurance

Operating Geography : United States, North America, Global

About the Company : The Travelers Companies is an insurance company, incorporated in Minnesota, United States. It is one of the oldest insurance company dated back to 1853. It provides a wide range of commercial and personal insurance products to business, government units and individuals. It has a presence in every US state and also has operations in United Kingdom, Brazil, Canada and many other countries. It is the third largest writer of U.S. personal insurance through independent agents and second largest writer of U.S. commercial property casualty insurance. Travelers' business is divided into two segments: Personal and Business. While personal products include car, home, renters, condo, landlord, boat & yacht, travel, pet, wedding & events, and umbrella insurance, Business products and solutions include commercial auto & trucking, cyber, general liability, management & professional liability, property, business owners policy, surety bond and workers compensation. As of early 2021, the company has approximately 30,000 employees and 13,500 independent agents and brokers in the United States, Canada, the United Kingdom and Ireland. Travelers ranked 98 in 2021 Fortune 500.

The Travelers Companies unique selling proposition or USP lies in being one of the largest insurance companies in the United States. Travelers Companies mission statement reads “We are an insurance company that cares. Travelers take on the risk and provide the coverage you need to protect the things that are important to you – your home, your car, your valuables and your business – so you don't have to worry.”

Revenue :

US\$ 31,981 million (FY ending 31st Dec, 2020) – y-o-y growth of 1.26%

US\$ 31,581 million (FY ending 31st Dec, 2019)

SWOT Analysis :

The SWOT Analysis for Travelers Companies is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Diverse insurance portfolios for consumers 2.Strong Global presence across the world 3.Strong financials and consistently high revenue 4.Good performance in diversity and inclusion metrics 5.Strong and vibrant work culture 	<ul style="list-style-type: none"> 1.Majorly concentrated in US market 2.High Dependence on personal insurance 3.Delays due to disruptions in USPS services
Opportunities	Threats
<ul style="list-style-type: none"> 1.Acquisitions and mergers outside USA 2.Diversify the product portfolio and increase offerings 3.Investment in Technology to accelerate digital transformation 	<ul style="list-style-type: none"> 1.Increasing competition from bigger players 2.Changes in the political and regulatory federal income tax laws 3.Impact of the COVID-19 pandemic

PESTLE Analysis :

The PESTLE Analysis for Travelers Companies is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1. Impact of Brexit on the insurance sector 2. Geopolitical Instability and Terrorism 3. Global scrutiny on fossil fuel insurance 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1. Growth in emerging markets of Asia 2. Increased FDI rates to attract investment
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1. Changing consumer behaviour 2. Rise in digital adoption by consumers 3. Rise and fall of middle class 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1. Usage of big data to increase operational efficiency 2. New opportunities in insurance category
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1. Consumer Protection Act in the USA 2. Anti-trust legislation to prevent monopolies 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1. Initiatives for climate change mitigation 2. Developing more realistic Catastrophic models

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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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