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# S&P TEST

SWOT & PESTLE.com

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## PRUDENTIAL SWOT & PESTLE ANALYSIS

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**Company Name :** Prudential

**Company Sector :** Insurance

**Operating Geography :** UK, Europe

**About the Company :** Prudential is a Britain based international financial services firm headquartered in London. It was founded in 1848 as The Prudential Mutual Assurance Investment and Loan Association which loaned to working class of London. It offers solutions for income post retirement, asset management services, means for long term savings , annuities & protection products in Asia, Latin America, US ( Jackson Life Insurance Company), UK & Africa . Eastspring Management, M& G & Prudential Capital carry its asset management operations worldwide. Its market cap was \$53.7 billion in May 2017. Their insurance customer base is around 24 million . It has £635 billion worth assets under management. It has 23,507 employees worldwide as of 2018. Prudential ranks #68 in Forbes' Global 200

**Revenue :**71.84 billion GBP (FY Dec 2016)

## SWOT Analysis :

The SWOT Analysis for Prudential is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Strong Footing in international markets</li> <li>2.Healthy Financials</li> <li>3.Specific products &amp; services in Asia aiding in higher market penetration</li> <li>4.Strong brand position in domestic markets</li> <li>5.Growth in new Life insurance products sales</li> </ul>	<ul style="list-style-type: none"> <li>1.Decrease in spread income</li> <li>2.Increase in costs</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Potential in the under penetrated Asian markets</li> <li>2.Large and growing retirement asset pools with increasing wealth</li> </ul>	<ul style="list-style-type: none"> <li>1.Perils of cyber crime</li> <li>2.Liquidity Risk</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for Prudential is given below:

Political	Economical
1. Possible shift of funds from UK post-Brexit	1. Favourable currency movements 2. Volatility in interest rate \u202faffecting operations
Social	Technological
1. Increased\u202fsavings \u202fand \u202fpost retirement services\u202fdemand\u202fby\u202fagei ng \u202fpopulation 2. Growing working age population in Asia	1. Jackson's Cycle harvesting to reduce costs 2. Digital Technology helping in making services affordable 3. Launch of\u202fPRUcare mobile app
Legal	Environmental
1. New regulatory Developments in US to affect earnings	1. Reduction in Greenhouse Gas Emissions(GHG) 2. Several Measures undertaken for Energy efficiency

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