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HARTFORD FINANCIAL SERVICES SWOT & PESTLE ANALYSIS

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Company Name : Hartford Financial Services

Company Sector : Financial services- Insurance and others.

Operating Geography : Connecticut, United States, North America.

About the Company : It is a 200-year old investment and insurance company based in United States. It is headquartered in Hartford, Connecticut and is a Fortune 500 Company ranked at 152nd position in 2017. The company's earnings are divided between property-and-casualty operations, group benefits and mutual funds. The Hartford is the 12th-largest property and casualty company in the United States. They sell products primarily through a network of agents and brokers and have also been the auto and home insurance writer for AARP (American Association of Retired Persons) members for more than 25 years.

The company offers life and non-life insurance, and investment solutions to individual and business customers. It offers wide range of product and services such as disability insurance, property insurance, workers' compensation insurance, recreational vehicle insurance, life insurance, critical illness insurance, small business insurance, homeowners insurance and business owner's insurance. In addition, it offers annuities, mutual funds, employee benefits investment-management and administrative services and retirement plans. The Hartford distributes its products through a direct sales network of brokers and independent agents. The company primarily operates in Argentina, Ireland, Canada, the UK, and the US.

Its mission statement states 'We're on a Mission to Help People & Businesses Prevail'

Revenue :\$1.7 billion USD as of 2017

SWOT Analysis :

The SWOT Analysis for Hartford Financial Services is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Leader in small and middle market segments 2. 30+ years partnership with AARP 3. Strong management and workforce 4. Diverse portfolio 5. Implementing new technologies and robotics 	<ul style="list-style-type: none"> 1. Diverse locations 2. Affected by catastrophes 3. Tax reform uncertainty
Opportunities	Threats
<ul style="list-style-type: none"> 1. Selling of Talcott annuity business 2. Acquisition of Aetna Group life and disability Benefits 3. Scope in group benefits 	<ul style="list-style-type: none"> 1. Highly competitive market 2. Pricing dependent on assessment and regulations 3. Usage of data analytics and technology by competitors 4. Unpredictable losses

PESTLE Analysis :

The PESTLE Analysis for Hartford Financial Services is given below:

Political	Economical
1.Tax Reforms 2.Other regulatory reforms	1.Interest Rate Risk 2.Inflation Risk
Social	Technological
1.Aging population 2.Awareness about insurance	1.Technological changes in Auto industry 2.Domestic technological advances
Legal	Environmental
1.Changes in federal or state laws 2.Possible delay in takeover attempt	1.Concentration of our investment portfolio 2.Unfavorable loss development 3.Vulnerability to catastrophes

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