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LEGAL AND GENERAL GROUP PLC. SWOT & PESTLE ANALYSIS

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Company Name : Legal and General Group Plc.

Company Sector : Financial services, Asset management

Operating Geography : United Kingdom, Europe

About the Company : The Legal & General Group, established in 1836, is one of the UK's leading financial services companies. It was founded by Sergeant John Adams and five other lawyers in June 1836. The Group has a diversified product portfolio that includes general insurance, life insurance, pensions and investment management with presence in UK, USA, Gulf and Asia. It provides long term sustainable financial solutions which show economic and social value for the future; for the benefit of its shareholders, customers, employees, suppliers and society at large. As of 2018 it has £983 billion assets under management and £2.5 billion annual life insurance premiums.

Its mission statement states 'Our purpose is improving the lives of our customers, building a better society for the long term and creating value for our shareholders.'

Revenue :£43,490 million (2017)

SWOT Analysis :

The SWOT Analysis for Legal and General Group Plc. is given below:

| Strengths | Weaknesses |
|--|--|
| <ol style="list-style-type: none"> 1.Exquisite experiential learning 2.Extensive distribution 3.Well diversified product portfolio 4.Strategic acquisitions and mergers | <ol style="list-style-type: none"> 1.Disengaged management 2.Mostly focused on UK market 3.Dependence on Distributors and Retailers |
| Opportunities | Threats |
| <ol style="list-style-type: none"> 1.360-degree feedback system 2.Growing Asia Pacific insurance market 3.Further expansion of product portfolio 4.Aging population in most of the countries | <ol style="list-style-type: none"> 1.Economic crisis may impact financial organizations 2.Intense competitive rivalry |

PESTLE Analysis :

The PESTLE Analysis for Legal and General Group Plc. is given below:

| Political | Economical |
|--|---|
| 1.Brexit impact 2.War and threat of terrorism | 1.Fifth highest GDP of UK 2.Economic growth in emerging market |
| Social | Technological |
| 1.Low insurance penetration in developing economies 2.Aging Population to increase pension demand 3.Health Care system in the UK | 1.Advanced data analytics 2.Social media 3.Growing investments in Fintech |
| Legal | Environmental |
| 1.Compensation culture and legislative changes 2.Change in tax laws and regulations | 1.Global Warming increasing climate uncertainty |

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