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LNC SWOT & PESTLE ANALYSIS

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Company Name : LNC

Company Sector : Life Insurance, Banking and Financial Services

Operating Geography : United States, North America

About the Company : Lincoln National Corporation is a Fortune 250 American company, incorporated on January 5, 1968 and is headquartered in Radnor, Pennsylvania. LNC's earliest predecessor roots trace back to 1905 and is a holding company, which operates insurance and retirement businesses through its subsidiary companies, engages in the multiple insurance and retirement. The major product offerings by Lincoln include annuities, different category of life insurances, retirement plans and services group insurance. LNC has a strong employee base of around 9000. Lincoln National Corporation and its subsidiary companies uses "Lincoln Financial Group" for branding purpose.

Revenue :

USD 14.58 Billion (FY ended Dec 2017) (y-o-y growth – Almost 1%)

USD 13.84 Billion (FY ended Dec 2016)

SWOT Analysis :

The SWOT Analysis for LNC is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1. Innovative Technology advancement 2. Strong Brand equity and Market Reputation 3. Mergers and Acquisition 4. Strong Distribution Model 	<ol style="list-style-type: none"> 1. Low Liquid Assets 2. Technical issues in policy recordkeeping leading to litigation
Opportunities	Threats
<ol style="list-style-type: none"> 1. New emerging markets 2. Innovation and digitalisation 3. Leveraging technology 	<ol style="list-style-type: none"> 1. Global Competition 2. Dynamic market condition 3. Change in interest rate

PESTLE Analysis :

The PESTLE Analysis for LNC is given below:

<p style="text-align: center;">Political</p> <p>1. Policy Decision 2. Implementation of Health Care Legislation</p>	<p style="text-align: center;">Economical</p> <p>1. Stagnate US Market 2. Growth in Asian countries</p>
<p style="text-align: center;">Social</p> <p>1. Health consciousness in developing countries 2. Shifting demographics to be new growth drivers in insurance</p>	<p style="text-align: center;">Technological</p> <p>1. Digital integration in Insurance sector 2. Block-chain to be a game changer in processing claims</p>
<p style="text-align: center;">Legal</p> <p>1. Right to Privacy law</p>	<p style="text-align: center;">Environmental</p> <p>1. Reducing the environmental impact of operation 2. Investments in sustainable and green projects</p>

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