
S&P TEST

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SAMPO GROUP SWOT & PESTLE ANALYSIS

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Company Name : Sampo Group

Company Sector : Insurance

Operating Geography : Baltic and Nordic countries, Europe

About the Company : Sampo Group, founded in 1909, is a major Finnish insurance company consisting of parent company Sampo plc, Mandatum Life, If P&C Insurance and Topdanmark. It also has two associated companies – Nordea and Nordax. Nordea is one of the biggest banks in Europe and Nordax is a leading niche bank catering to the consumer lending market. Sampo plc holds 21.2 per cent of the shares in Nordea and 36.25 per cent of the shares in Nordax. The group companies have insurance and banking operations in Finland, Sweden, Norway, Denmark, Estonia, Lithuania and Latvia and have operate through branch offices in other countries as well.

Mandatum Life Insurance operates in Finland and has three subsidiaries: Mandatum Life Investment Services Ltd, Mandatum Life Services Ltd and Mandatum Life Fund Management SA. If P&C Holding Ltd is the parent company of If Group that has subsidiaries in Estonia and Sweden, offering insurance solutions and services to private individuals and large corporations. If P&C is the largest P&C insurer in the Nordic Region, headquartered in Sweden and operating through branch offices in Norway, Finland and Denmark. This fully owned subsidiary of the Sampo Group also operates in all the Baltic countries and has offices in Germany, France, The Netherlands and Great Britain. Topdanmark is Denmark's second largest non-life insurance company and the fourth largest life insurance company in Denmark and consists of subsidiaries: Topdanmark Forsikring A/S and Topdanmark Kapitalforvaltning A/S. Sampo Group holds 46.7 per stake in Topdanmark and consolidated Topdanmark as a subsidiary since September 2017. Sampo Group's USP or unique selling proposition lies in being the largest shareholder in Nordea Bank, the leading Nordic banking franchise. Sampo is essentially a very significant Nordic financial group and one of the most valuable companies listed on Nasdaq Helsinki.

Revenue :2,239 million Euros – FY ending 31st Dec 2017 (y-o-y growth 33%) 1,871 million Euros –
FY ending 31st Dec 2016

SWOT Analysis :

The SWOT Analysis for Sampo Group is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Diverse portfolio of services in the Group's companies 2.Significant increase in profit from 2016 to 2017 3.Strong digital investment across the Group 	<ul style="list-style-type: none"> 1.Decline in performance of Nordea
Opportunities	Threats
<ul style="list-style-type: none"> 1.Rise of sharing economy 2.Advancements in technologies 3.Emerging markets 4.Demographic shifts in developed countries 	<ul style="list-style-type: none"> 1.More frequent and severe catastrophic incidents across the world 2.Reduced access to markets due to protectionism 3.Rise of cashless transactions 4.High competition

PESTLE Analysis :

The PESTLE Analysis for Sampo Group is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1. Protectionist policies of the western world 2. Geopolitical instability 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1. Emerging markets 2. Financial crises 3. Change in interest rates
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1. Balance of power moving from companies to customers 2. Demographic shift in developed countries 3. Rise of sharing economy 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1. Rise of cashless transactions
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1. Regulation of insurance sector in European Union 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1. More frequent and severe catastrophic incidents across the world

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