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CHUBB SWOT & PESTLE ANALYSIS

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Company Name : Chubb

Company Sector : Insurance

Operating Geography : North America, United States, Global

About the Company : Chubb is the world's largest publicly traded property and casualty (P&C) insurer, with total assets of \$167.7 billion as on FY 2018. Chubb has established its global presence with local operations in 54 countries and territories. Chubb Limited, the Swiss-incorporated holding company of the Chubb Group of Companies, and its direct and indirect subsidiaries is headquartered in Zurich, Switzerland. The company leads globally in providing traditional and specialty P&C coverage for industrial commercial and mid-market companies. It is the leading commercial lines insurer in the U.S. and the largest financial lines writer globally. Apart from providing accident and health insurance globally, the company leads as personal lines insurer for America's successful individuals and families. Other products include P&C reinsurance and international life insurance focused on Asia. Chubb Limited, the parent company, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

In Jan 2016, ACE Limited completed its Acquisition of Chubb by paying approximately \$29.5 billion in cash and stock to become the world's largest publicly traded P&C insurance company. ACE Limited, immediately after acquisition, adopted the name "Chubb" globally, and, from the very next day, the company was listed in the New York Stock Exchange under the symbol "CB".

Chubb's mission statement as per its website is "Committed to being a leader in the global insurance and reinsurance market by always conducting business in a consistent, disciplined and focused manner."

Revenue :

Gross premiums written

\$37,968 million - FY ended December 31, 2018 (y-o-y growth of 4%)

\$36,376 million - FY ended December 31, 2017

SWOT Analysis :

The SWOT Analysis for Chubb is given below:

Strengths	Weaknesses
<ol style="list-style-type: none"> 1.Vast geographical market coverage 2.Market leadership across business segments 3.Strong underwriting expertise 4.Exhaustive product mix 5.Consumer driven innovation 6.Focus on operational excellence 	<ol style="list-style-type: none"> 1.Decreasing market share and per unit revenue 2.Major dependence on US market 3.Less focus on customer driven services 4.Improper financial structure
Opportunities	Threats
<ol style="list-style-type: none"> 1.Changing customer preferences and government regulations 2.Expanding global economy to increase insurance market 3.Uncovered global market 4.E-commerce to provide new growth opportunities 5.Focus on cyber insurance segment 	<ol style="list-style-type: none"> 1.Intense competition in insurance business 2.Fluctuating exchange rate 3.Rise in fraud and default incidents 4.Shortage of skills requirement 5.Evolving privacy and data security regulations

PESTLE Analysis :

The PESTLE Analysis for Chubb is given below:

Political	Economical
1.Government regulations 2.Political and geopolitical developments	1.Fluctuations in exchange rates 2.Higher GDP growth rates in developing markets
Social	Technological
1.Employment and income levels 2.Workplace adaptation strategies becoming important for insurers	1.Technological advancement and being compelling in the digital age 2.Clean and green technology
Legal	Environmental
1.Employment and labour laws 2.Implementation of consumer privacy legislations 3.Increase in litigation activities impacting insurers	1.Impact of climate change on insurance industry 2.Greenhouse gas emissions

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We at SWOT & PESTLE.com aim to aid the understanding of the multifaceted business world by presenting a list of diverse companies from across the globe. Business organizations today cannot function in ways that ignore the surroundings that they are set in. SWOT & PESTLE.com makes a keen observation into this aspect and accounts for factors affecting such businesses.

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