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ALLIANZ SWOT & PESTLE ANALYSIS

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Company Name : Allianz

Company Sector : Financial Services

Operating Geography : Germany, France, Italy, USA, Global

About the Company : Allianz SE is a renowned multinational financial services company, which offers a plethora of insurance products and services. The company is headquartered in Munich, with more than 1,000 subsidiaries, ventures, and affiliates operating across the globe. As of December 31, 2019, Allianz SE reported of employing 1,711 people, including both part-time and full-time, across the globe. Their products include life, health, and property/casualty coverage for individuals and businesses, and they provide services for retail and institutional asset management services through Allianz Asset Management, private equity investment through Allianz Capital Partners, and banking services through Allianz Bank. Allianz SE, along with its subsidiaries is known as the Allianz Group. The revenues break down structure of the company on the basis of activity is life and health insurance(53.8%); non-life insurance (40.9%); asset management (5.1%): EUR 1,961 billion of assets managed at the end of 2018 (EUR 1,436billiononbehalfthirdparties); other (0.2%): banking and management for its own accounts.

Revenue :

Net Income:

4603 million - FY ended 31 Dec 2019 (YoY growth 10.3%)

5355 million - FY2018

SWOT Analysis :

The SWOT Analysis for Allianz is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1. Effective internal Control Systems 2. Allianz\u2013 a global financial leader 3. Strong Risk management framework 4. Strong Presence in insurance market globally 5. Digital business models driving customer centricity 6. Successful Mergers & Acquisitions 	<ul style="list-style-type: none"> 1. Low current ratio against industry standards
Opportunities	Threats
<ul style="list-style-type: none"> 1. Growing market of health insurance 2. Investment in automation 3. Investment in analytical projects 	<ul style="list-style-type: none"> 1. Risk due to cyber crimes 2. Cost of fraud insurance claims 3. Potential Risks in the Financial markets and in operating environment

PESTLE Analysis :

The PESTLE Analysis for Allianz is given below:

<p style="text-align: center;">Political</p> <ol style="list-style-type: none"> 1. Impact of Brexit on business policies 2. Impacts of the Tax Cuts and Jobs Act 3. Trade conflict between the US and China raising uncertainty 	<p style="text-align: center;">Economical</p> <ol style="list-style-type: none"> 1. Potential implications of COVID-19
<p style="text-align: center;">Social</p> <ol style="list-style-type: none"> 1. Image of the insurance industry in society 2. Increase in driving interests among youngsters 	<p style="text-align: center;">Technological</p> <ol style="list-style-type: none"> 1. Need to integrate disruptive technologies 2. Moving technical excellence to the next level in insurance
<p style="text-align: center;">Legal</p> <ol style="list-style-type: none"> 1. Violation of Foreign Corrupt Practices Act (FCPA) 2. Charges of deceptive annuities practices 	<p style="text-align: center;">Environmental</p> <ol style="list-style-type: none"> 1. Impact of uncertain environmental changes 2. Investments to enable the transition to a low-carbon economy

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