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## W R BERKLEY SWOT & PESTLE ANALYSIS

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**Company Name :** W R Berkley

**Company Sector :** Insurance

**Operating Geography :** United States, North America, Global

**About the Company :** W R Berkley is an insurance holding company that is among one of the nation's premier commercial lines property casualty insurance providers in the United States. It was founded in 1967 by William R. Berkley, who currently serves as Executive Chairman. WR Berkley operates in two segments of the property casualty insurance business: Insurance and Reinsurance and headquartered in Greenwich, Connecticut, United States.

The insurance business units underwrite predominantly commercial insurance business, including excess and surplus lines and admitted lines, and specialty personal lines, throughout the United States, as well as insurance business in the United Kingdom, Continental Europe, South America, Canada, Scandinavia, Australia, Asia and Mexico. The revenue share of insurance unit was \$6.4B or 88.7% of total revenue (Pre-tax income: \$815M) in FY 2019. The Reinsurance & Monoline Excess units write reinsurance business on a facultative and treaty basis, primarily in the United States, United Kingdom, Continental Europe, Australia, the Asia-Pacific Region and South Africa. Corresponding revenue was accounted to be \$879M or 11.3% of total revenue (Pre-tax income: \$189M) in FY 2019. As of January 31, 2020, WRB employed 7,493 individuals. Of this number, subsidiaries employed 7,356 persons and the remaining persons were employed at the parent company.

The competitive advantage for WR Berkley lies in the long-term people-oriented strategy of decentralized operations. This has allowed WRB to identify and respond quickly and effectively to changing market conditions and local customer needs. This decentralized structure has also resulted in attracting and retaining the highest caliber professionals as well as incentivizing local managers for their excellent performance. The company puts strong emphasize on Accountability, Responsible financial practices, Transparency. All the subsidiaries of WR Berkley hold the A+ rating according to S&P rating and A.M.Best Rating. Meeting the needs of customers,

maintaining a high-quality balance sheet, and allocating capital to the best opportunities, these three have been growth vehicles for WR Berkley.

**Revenue :**

\$ 7.9 Billion - FY ending 2019 (YoY growth of 11%)

\$ 7.7 Billion - FY ending 2018

**SWOT Analysis :**

The SWOT Analysis for W R Berkley is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> <li>1.Responsible financial practices</li> <li>2.Strong product portfolio offering insurance to major sectors</li> <li>3.Focus on risk adjusted returns instead of nominal returns</li> <li>4.Implementation of People-oriented strategies across all business units</li> <li>5.Strong reserves built-up for both the segments.</li> <li>6.High quality investment portfolio</li> </ul>	<ul style="list-style-type: none"> <li>1.Declining revenue from Reinsurance &amp; Monoline Excess segment</li> <li>2.Sales growth rate is very low as compared to the industry and sector growth rate</li> <li>3.Liquidity and Solvency ratios are not at par with the sector</li> </ul>
Opportunities	Threats
<ul style="list-style-type: none"> <li>1.Insurance penetration has been low for the geographies in which WRB operates</li> <li>2.Boosting yet Volatile economies demand insurance for efficient risk mitigation</li> <li>3.Targeting reinsurance growth in firming markets</li> </ul>	<ul style="list-style-type: none"> <li>1.Globally hit Covid-19 pandemic has negatively affected the business activities.</li> <li>2.Insurance holding is highly competitive industry</li> </ul>

## PESTLE Analysis :

The PESTLE Analysis for W R Berkley is given below:

<p style="text-align: center;"><b>Political</b></p> <ol style="list-style-type: none"> <li>1. United Kingdom leaving EU has severe effects.</li> <li>2. Impact of implementation of global insurance capital standard by IAIS</li> </ol>	<p style="text-align: center;"><b>Economical</b></p> <ol style="list-style-type: none"> <li>1. Economic risks, including foreign currency and credit risk</li> <li>2. Reinsurance business is associated with the highest credit risk</li> </ol>
<p style="text-align: center;"><b>Social</b></p> <ol style="list-style-type: none"> <li>1. Social inflation catalysing claim costs to shoot in unanticipated ways</li> </ol>	<p style="text-align: center;"><b>Technological</b></p> <ol style="list-style-type: none"> <li>1. Investing in insurance technology platform "ecosystem" with insurance technology on the rise</li> <li>2. Developing innovative transportation insurance products employing technology and analytics</li> </ol>
<p style="text-align: center;"><b>Legal</b></p> <ol style="list-style-type: none"> <li>1. GDPR rules affecting the efficiency of insurance firms</li> <li>2. Compliance with cyber security regulations and CCPA may lead to increased costs</li> <li>3. Extensive government regulation.</li> <li>4. Adversely affected by U.S. Federal income tax laws.</li> </ol>	<p style="text-align: center;"><b>Environmental</b></p> <ol style="list-style-type: none"> <li>1. Climate conditions may increase the frequency and severity of catastrophe</li> </ol>

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