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CATHAY FINANCIAL HOLDINGS SWOT & PESTLE ANALYSIS

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Company Name : Cathay Financial Holdings

Company Sector : Insurance, Securities, Diversified Financial Services

Operating Geography : Taiwan, Asia, Global

About the Company :

Cathay Financial Holdings is a holdings company which composes of insurance, securities, banking and other diversified financial institutions. It is headquartered in Taipei, Taiwan. In 1962, the company was founded by brothers Tsai Wan-lin and Tsai Wan-chun, as a life insurance company. Cathay merged its various units and incorporated itself as a financial holding company. The operation of the company takes place through the following segments: Banking, Life Insurance, Securities, Properties and Casualty Insurance, and others. The Banking operating segments handles the authorised businesses of commercial banks provided by the Banking Act of the Republic of China. The Life Insurance segment's focal point is on the sales of traditional insurance policies, floating-rate annuity insurance products and investment-linked insurance policies. The Properties and Casualty Insurance segment consist of fire, marine, land and air, bonding, reinsurance, liability other insurance. The Securities segment comprises of securities brokerage, discretionary, and underwriting. The Other segments involve assets, liabilities, revenue, and expenditure. As of early 2022, Cathay Financial employees over 42,000 people.

Cathay Financial Holdings' Unique Selling Proposition or USP lies in it being the No. 1 life insurer in terms of total assets and total premium, largest brokerage settlement bank in Taiwan. It is the pioneering company to practice corporate sustainability with its core competence. Cathay Financial Holdings' mission statement reads, "Establish superior brand image and to become the most trustworthy financial company perceived by every customer".

Revenue :

US\$ 22.22 billion - FY ending 31st March, 2021

US\$ 22.12 billion- FY ending 31st March, 2020

SWOT Analysis :

The SWOT Analysis for Cathay Financial Holdings is given below:

Strengths	Weaknesses
<ul style="list-style-type: none"> 1.Wide range of subsidiaries in the financial industry 2.Huge customer base and sales force 3.Focus on building a global asset management platform 4.Financial innovation and digital transformation 	<ul style="list-style-type: none"> 1.Cathay Life Insurance and bank are doing well, but other subsidiaries need to grow
Opportunities	Threats
<ul style="list-style-type: none"> 1.Growth in Asia-Pacific market 2.New product planning in line with the trends 3.COVID-19 has accelerated adoption of insurance amongst people 4.Growing utilization rate of digital payment 5.Stepping into the crypto market 	<ul style="list-style-type: none"> 1.Increasing competition in finance industry 2.Increasing regulations such as the IFRS and ICS will reduce profits

PESTLE Analysis :

The PESTLE Analysis for Cathay Financial Holdings is given below:

Political	Economical
1.China- US war effect on the finance industry	1.Slump in Taiwan economic growth 2.Changing economic situation of the world
Social	Technological
1.Growth in ageing population leading to increased demand for insurance	1.Leveraging AI in insurance underwriting process 2.Increasing role of blockchain in financial services industry 3.Strengthening fintech innovative applications
Legal	Environmental
1.Risks from continuously changing laws and regulations	1.Laser focused towards offering low carbon services 2.Focus on waste management and water management

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