



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

THE NEW INDIA ASSURANCE COMPANY LTD.

पंजीकृत एवं प्रधान कार्यालय : न्यू इन्डिया एश्योरन्स बिल्डिंग, 87, महात्मा गांधी मार्ग, फोर्ट, मुंबई - 400 001.

Regd. & Head Office : New India Assurance Bldg., 87, M.G. Road, Fort, Mumbai - 400 001.

CIN No. L66000MH1919GOI000526

Phone : 022-22708100
22708400

Website : www.newindia.co.in

Ref No.: NIACL/CMD_Board Sectt/SE-01/2020-21

August 17, 2020

To,

The Manager
Listing Department
BSE Limited
Phiroze Jeejeebhoy Tower
Dalal Street
Mumbai 400 001

The Manager
Listing Department
The National Stock Exchange of India Ltd.
Exchange Plaza, 5th Floor, Plot C/1
G Block, Bandra-Kurla Complex,
Mumbai – 400 051

Scrip Code: (BSE 540769/NSE – NIACL)

Dear Sir/Madam,

Re: Investor Presentation

Investor Presentation for the Quarter ended 30th June 2020, uploaded for your information and records.

Yours Sincerely,

For The New India Assurance Company Ltd.


Jayashree Nair

Company Secretary & Chief Compliance Officer



Investor Presentation
Q1 FY21



NEW INDIA ASSURANCE

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd



Overview

Largest general insurance company in India with an established brand, expansive multi-channel distribution network and strong international presence

#1 in India

in terms of net worth, domestic gross direct premium, profit after tax and number of branches

c.101 years of operations

Incorporated in 1919

**B++ rating by AM Best and
AAA by CRISIL**

~30 million policies

issued in FY2020 across all product segments

19% market share

Leadership in all lines of business other than crop insurance

2,400+ offices in India

across 29 states and 7 union territories

Presence in 28 countries

through international branches, agency offices and subsidiaries, including a box at Lloyd's, London



Future Strategy

Increasing Return on Equity

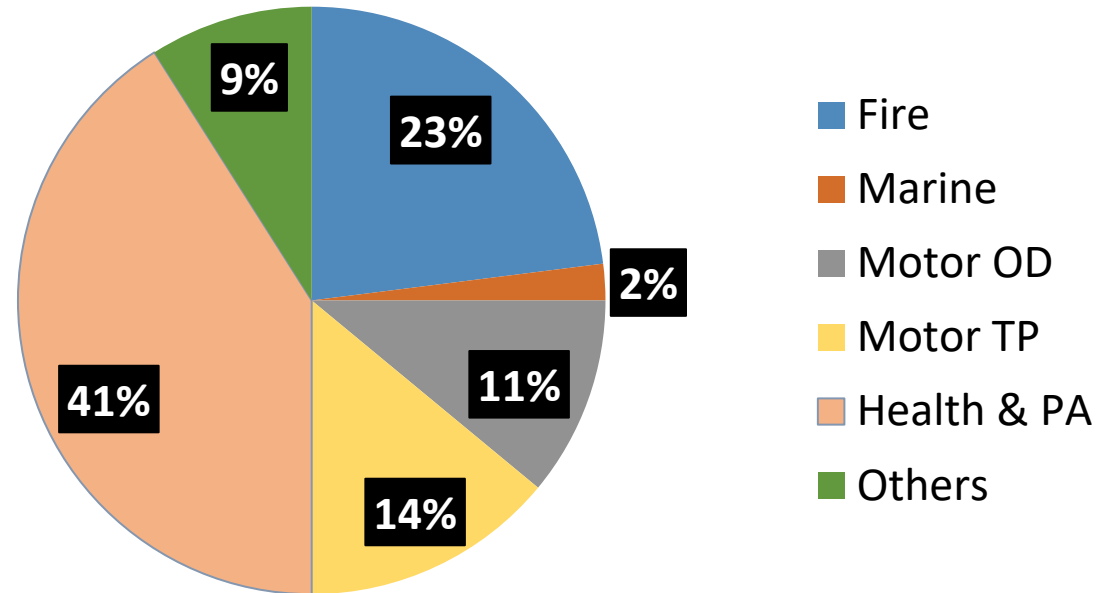
Improve underwriting profitability by reducing the incurred claim ratio

Maintain/Increase market share and leverage benefits of economies of scale driven by growth

Leverage technology to drive customer satisfaction, profitability and growth

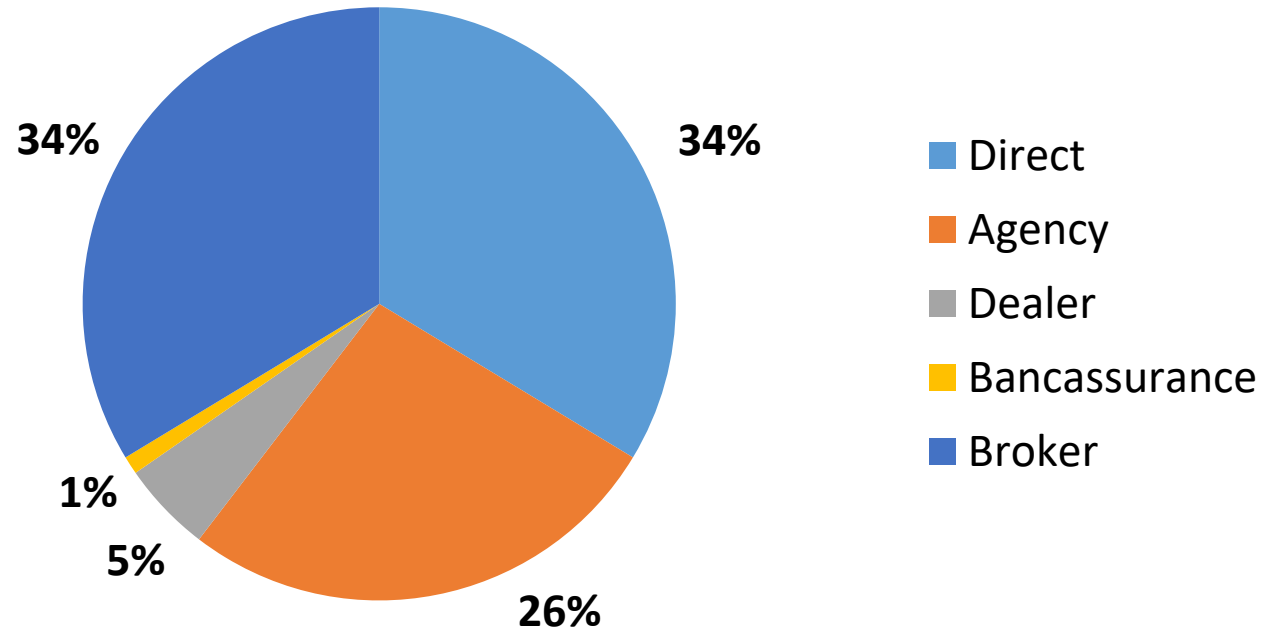
Business Mix – Global GWP Q1 FY20-21

Gross Written Premium 8368 Cr

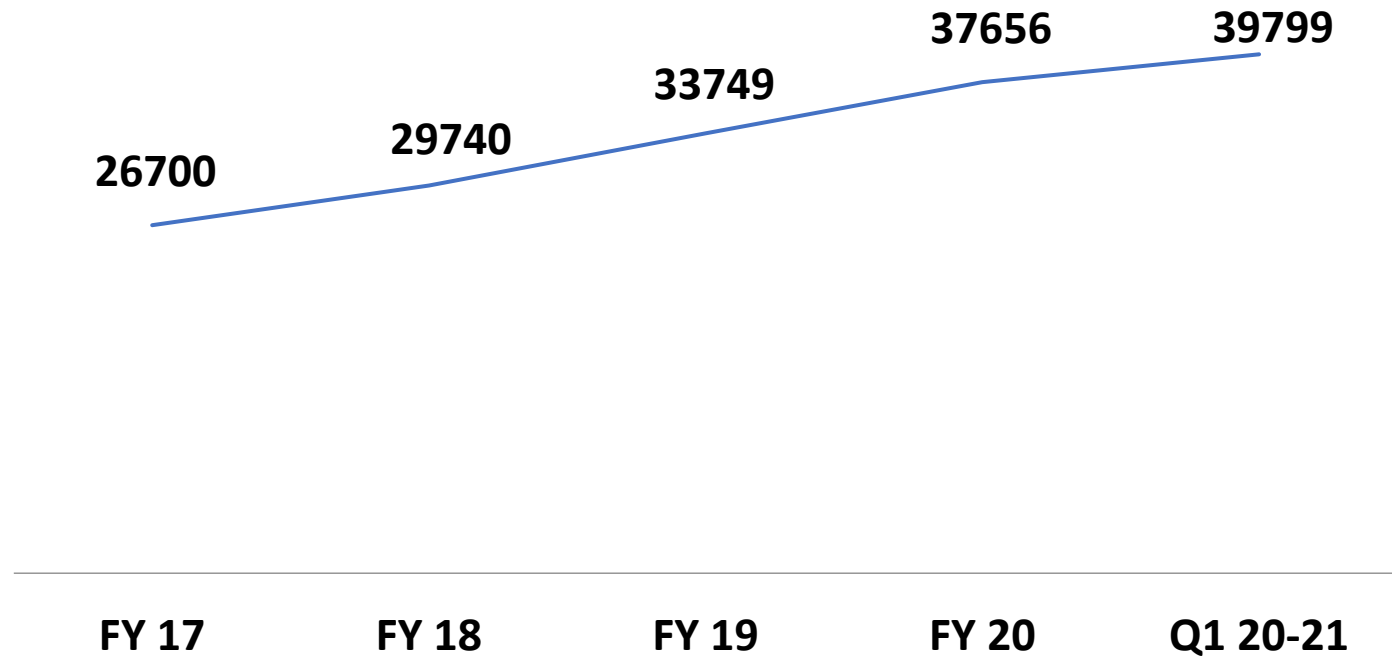


Distribution Mix – Indian Business Q1 FY 20-21

Channel Mix

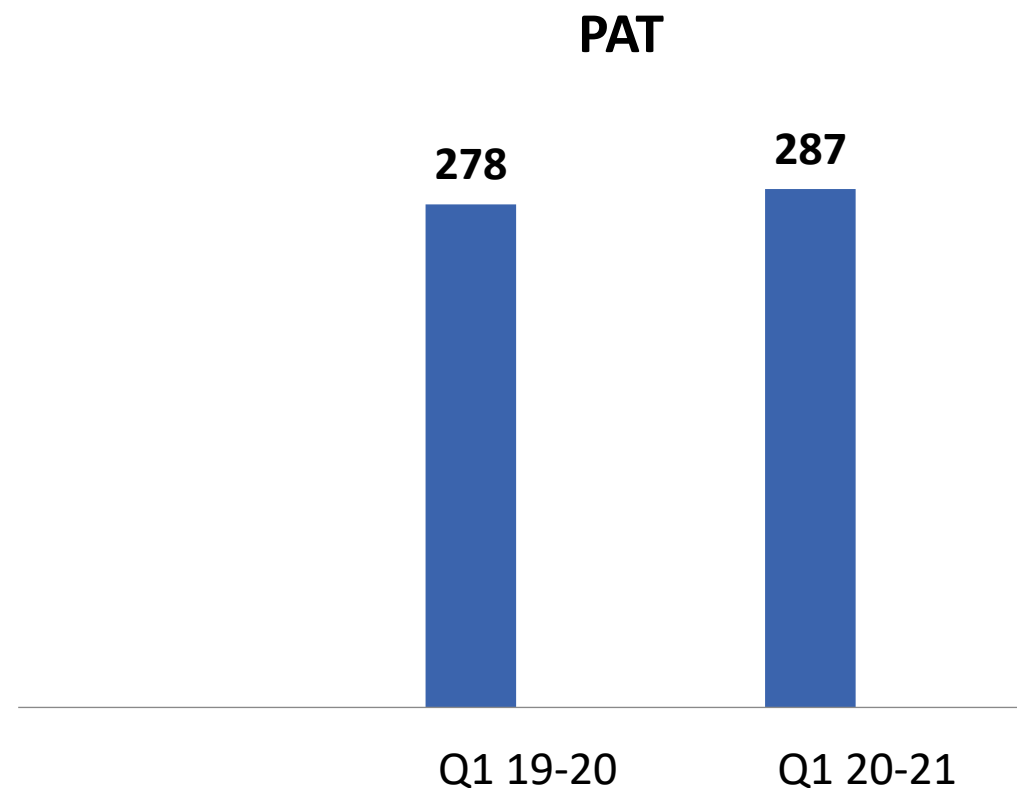
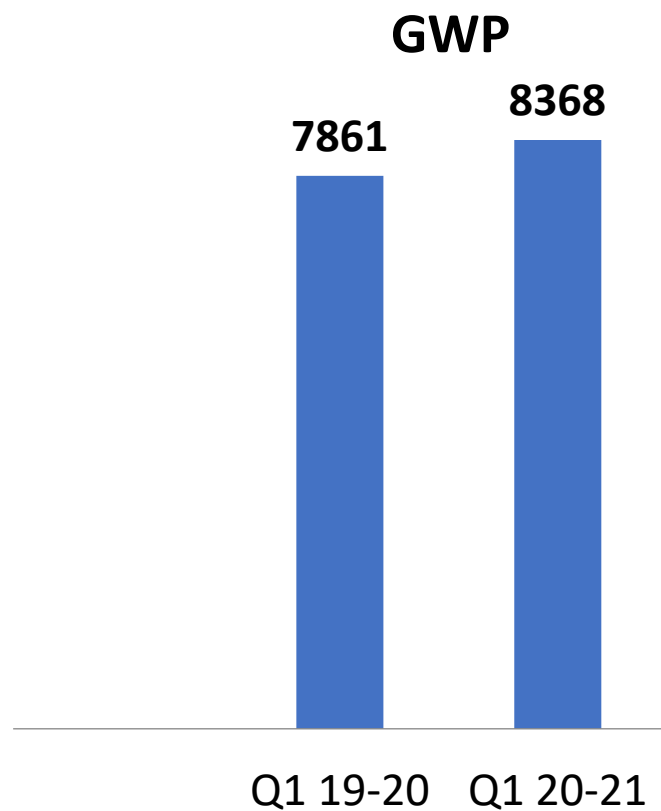


Movement in Technical Reserves (Cr)



Financial Snapshot

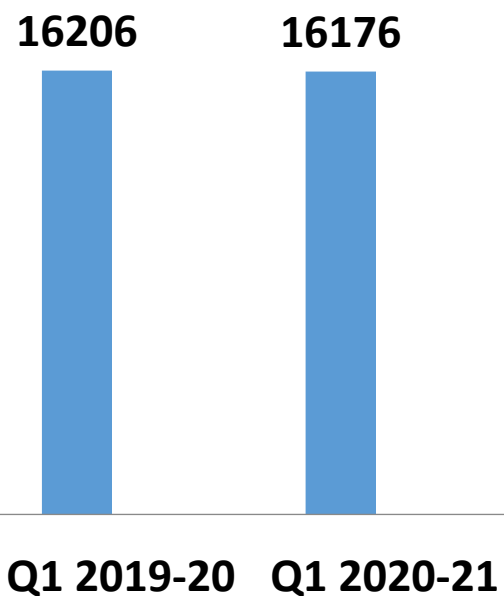
Amount in Crores



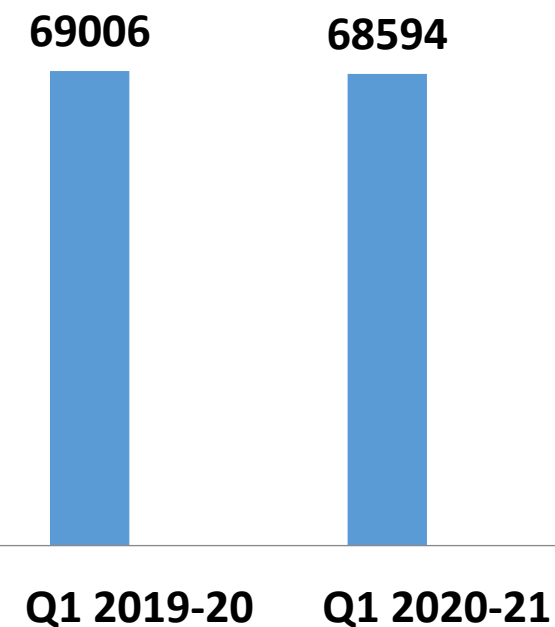
Financial Snapshot

Amount in Crores

Net Worth

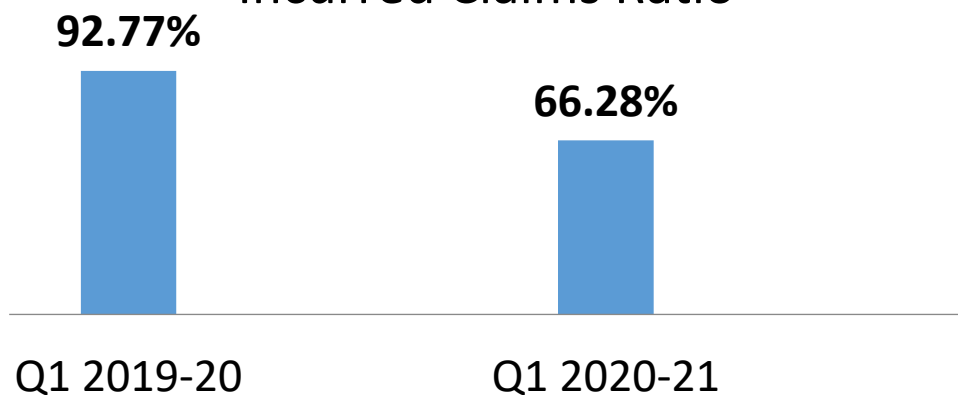


Investments

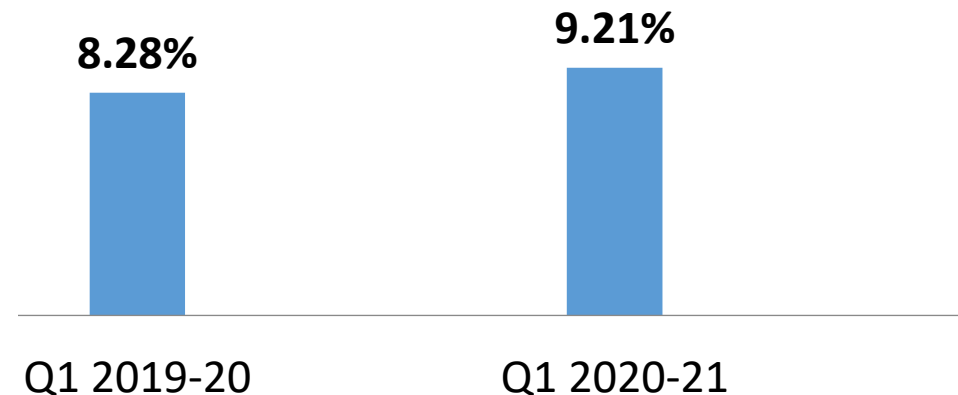


Key Ratios

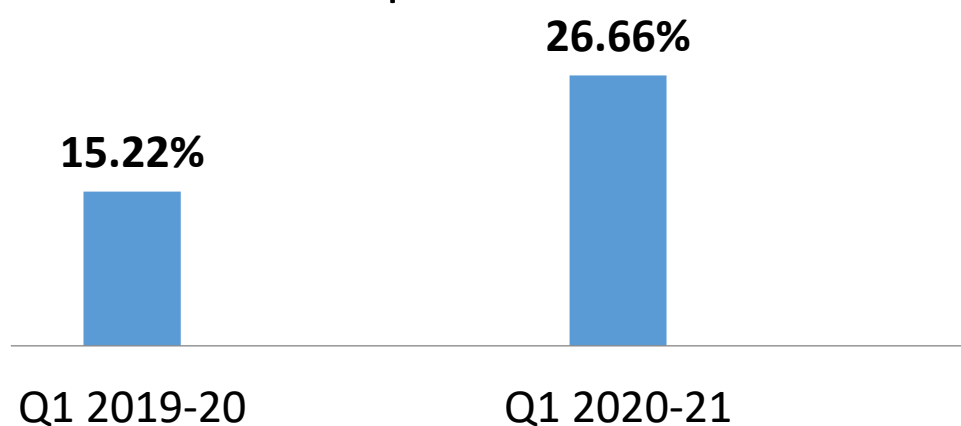
Incurred Claims Ratio



Commission Ratio

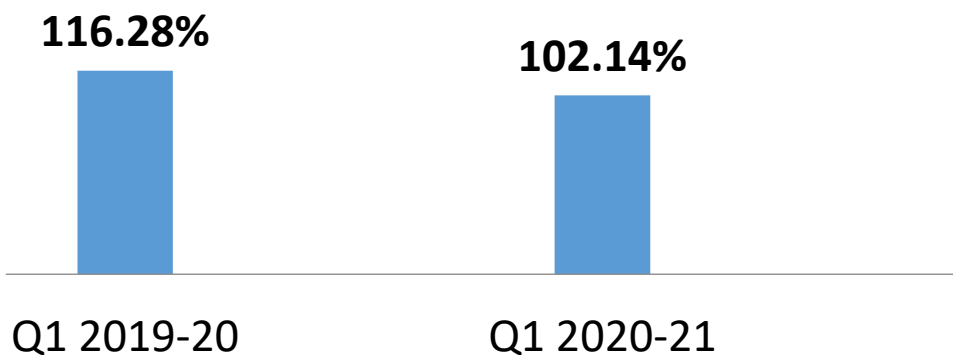


Expense Ratio

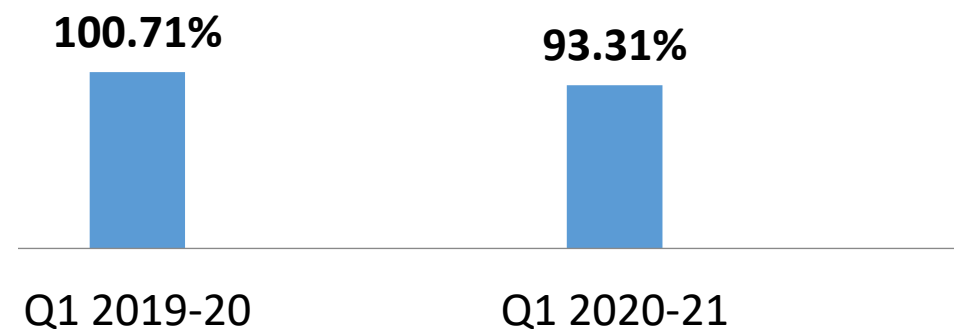


Key Ratios

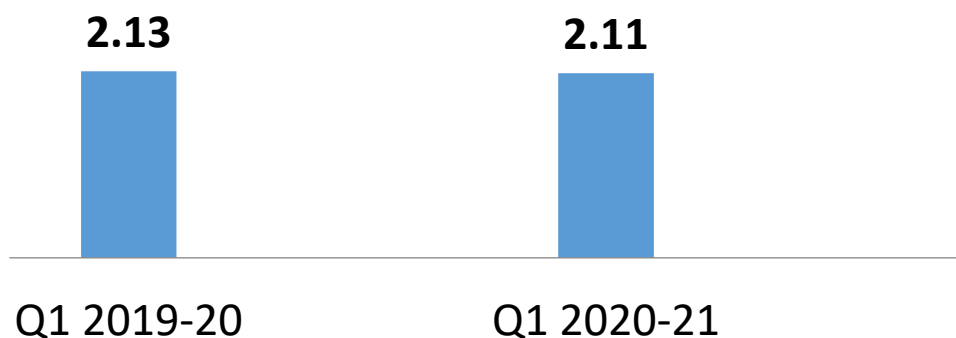
Combined Ratio



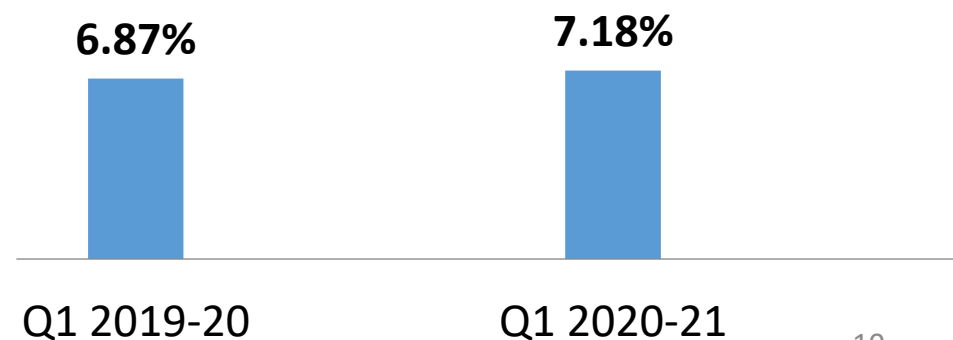
Adjusted Combined Ratio



Solvency Ratio



ROE



Segmental Information

GWP	Q1 20-21 (in crores)	Q1 19-20 (in crores)	YoY %
Fire	1927	1492	29
Marine	199	226	-12
Motor OD	923	1082	-15
Motor TP	1154	1310	-12
Health including Personal Accident	3422	2976	15
*Others	743	775	-4
Total	8368	7861	

ICR %	Q1 20-21	Q1 19-20
Fire	116%	83%
Marine	35%	82%
Motor OD	50%	84%
Motor TP	60%	94%
Health including Personal Accident	56%	102%
*Others	106%	85%
Total	66%	93%

* Crop has been included in 'Others'

Comments of Mr. Atul Sahai, CMD

- *The Company has reported encouraging results for the quarter despite a challenging macro environment due to COVID19, which has impacted the economy. There has been a significant improvement in the loss ratio, which apart from the loss minimization and corrective pricing actions undertaken, was also due to the reduced incidence of Motor claims. The expenses have increased as the company has made an additional provision of Rs.538 Crores in anticipation of a one-time increase in the liabilities towards pension due to revision of annuity rates. Some large risk losses and ₹ 150 Cr CAT losses on account of Nisarga and Amphan affected the performance of the property line of business during the quarter. Investment income was on the lower side during the quarter due to reduced dividend payouts of many companies and payouts getting shifted to the second quarter. Equity markets recovering only towards the second half of the quarter also contributed to lower investment income.*
- *Foreign business continued to be profitable during the quarter.*
- *The solvency ratio at 2.11X remains higher than the IRDAI mandated control level solvency ratio of 1.5X.*
- *The company continues its focus on reducing the loss ratio and combined ratio and deliver better results going forward.”*



About Us

The New India Assurance Company Ltd, founded by Sir Dorabji Tata in 1919, a Multinational General Insurance Company, today operates in 28 countries and headquartered at Mumbai, India. The Company has been market leaders in India in Non – Life business for more than 40 years.

For further information please contact:

Mr. Titus Francis (CFO)

The New India Assurance Company Ltd

Email: cfo@newindia.co.in

