



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

(भारत सरकार का उपक्रम)

THE NEW INDIA ASSURANCE COMPANY LTD.

(Govt. of India Undertaking)

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 2270 8100

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Website : www.newindia.co.in

Ref. No.: NIACL/CMD_BoardSectt/2022-23

10th August, 2022

To,

The Manager
Listing Department
BSE Limited
PhirozeJeejeebhoy 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,

Sub: Investor Presentation

Investor Presentation for the quarter ended 30th June, 2022, uploaded for your kind information and records.

The above information is being made available on the Company's website www.newindia.co.in

**Yours Sincerely,
For The New India Assurance Company Limited**


**Jayashree Nair
Company Secretary & Chief Compliance Officer**



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आज़ादी का
अमृत महोत्सव



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, highest number of offices and maximum number of claims settled.

104 years of operations

Incorporated in 1919

AAA(Stable) by CRISIL

~30 million policies

issued in FY 2021- 22 across all product segments

2,100+ offices in India

across 28 states and 8 union territories

Presence in 26 countries

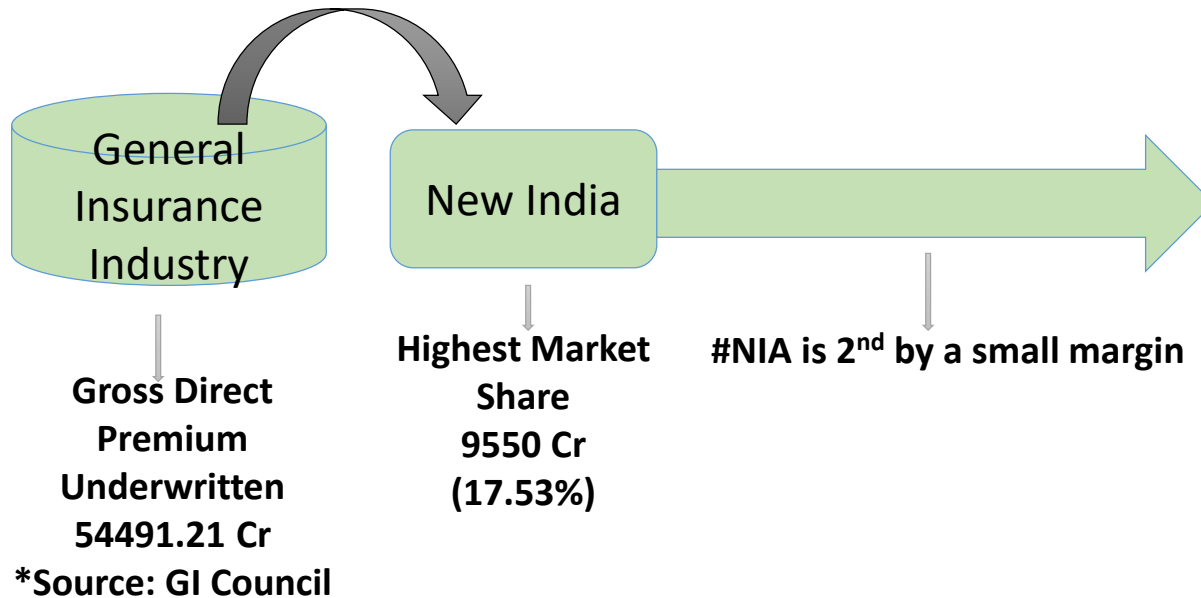
through international branches, agency offices and subsidiaries, including a box at Lloyd's, London

Overview

Amount in Crores

Leaders in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten
Up to Q1 FY 22-23

Market leader in Major segments



SEGMENT	GDPI
Fire	1495
Marine	259
Engineering	248
Motor #	1775
Health (incl PA)	5183
Aviation	90

Future Strategy

Increasing return on equity

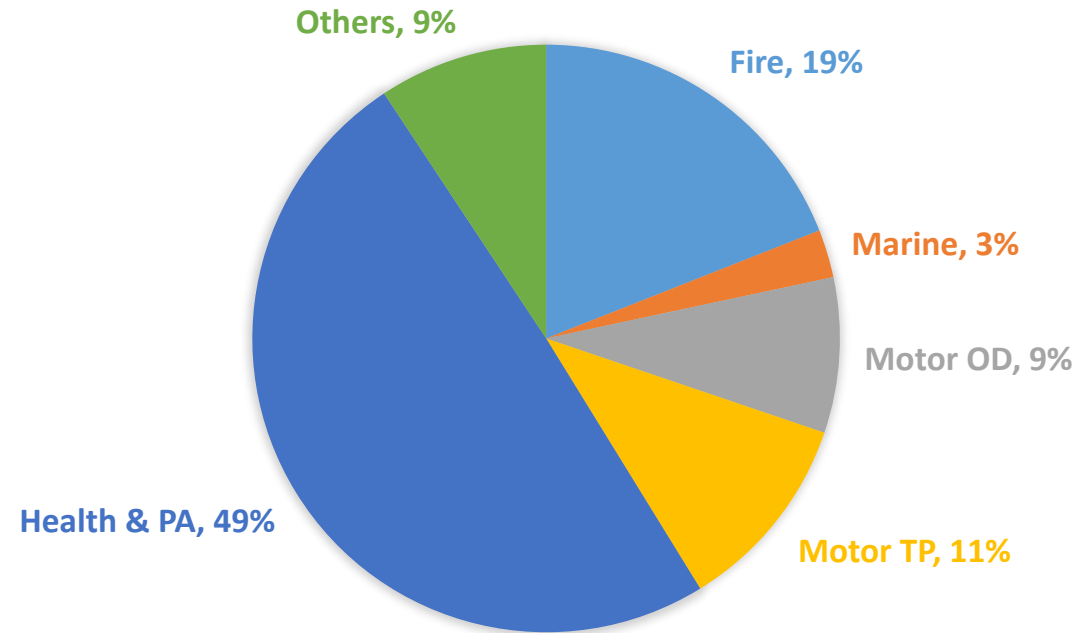
Maintain/Increase market share and leverage benefits of economies of scale driven by growth

Rationalisation of operating offices, Maintaining healthy solvency margin, Increasing Digital penetration

Leverage technology to drive customer satisfaction, profitability and growth

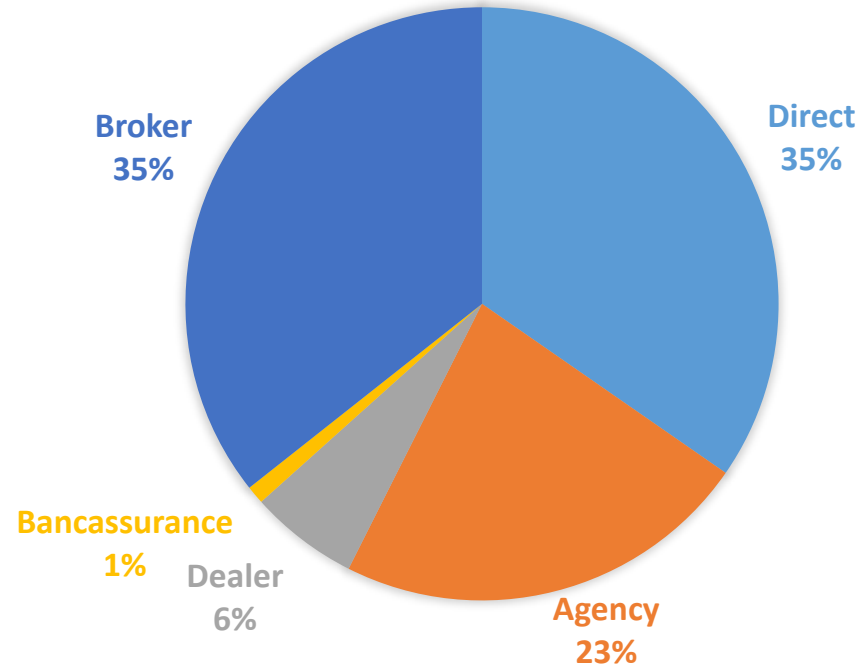
Business Mix – Global GWP Up to Q1 FY22-23

Gross Written Premium 10349.14 Cr

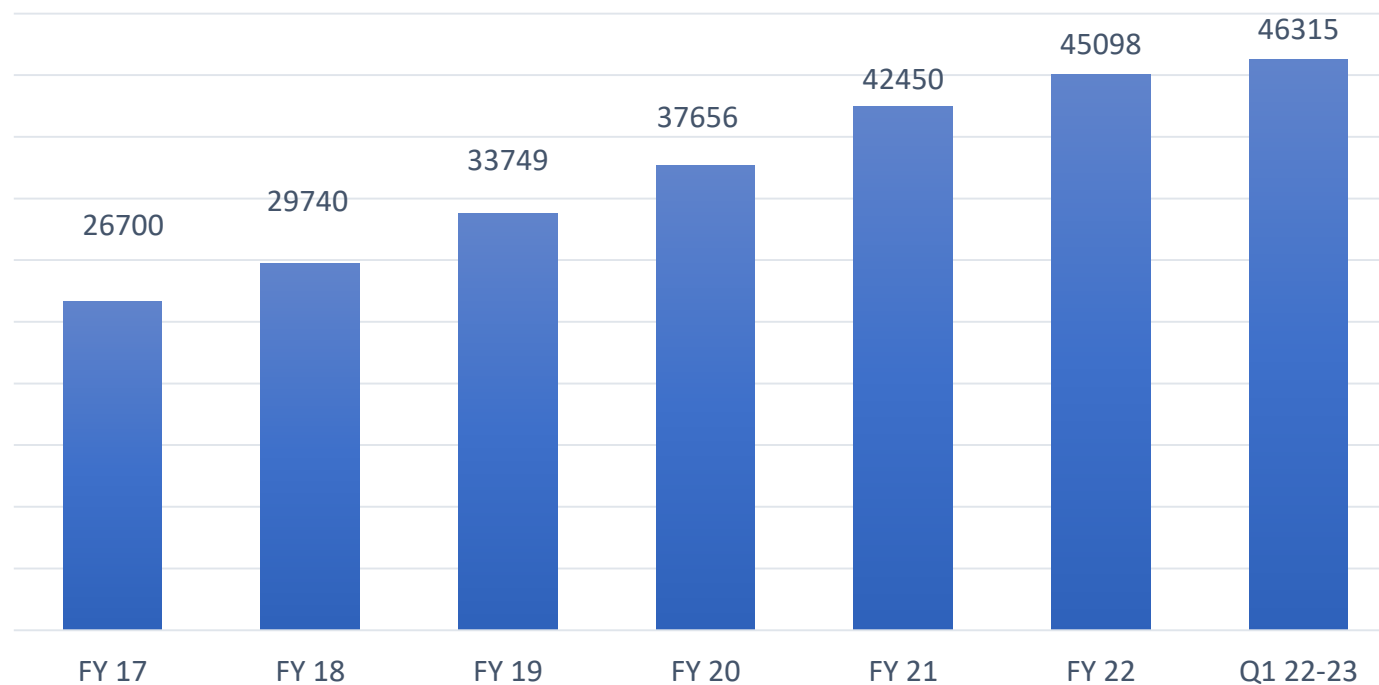


Distribution Mix – Indian Business Upto Q1 FY 22-23

Channel Mix



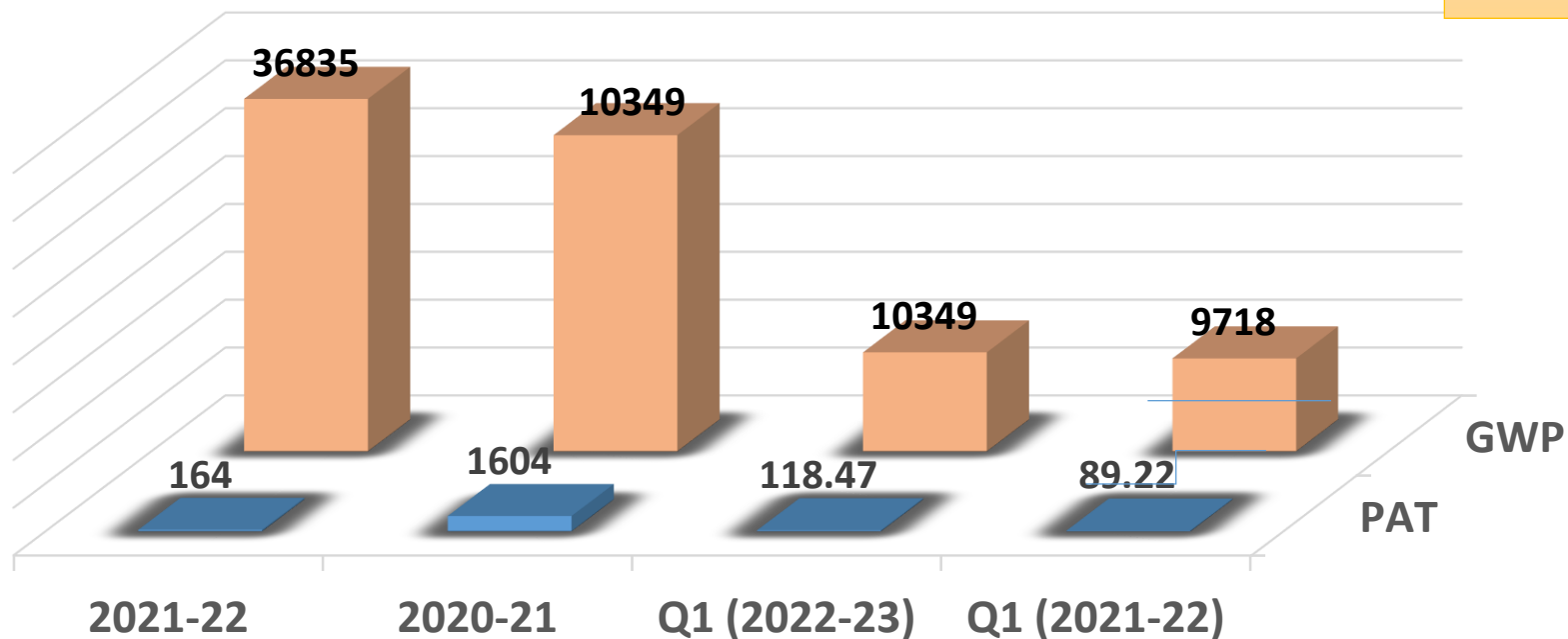
Movement in Technical Reserves (Cr)



Financial Snapshot

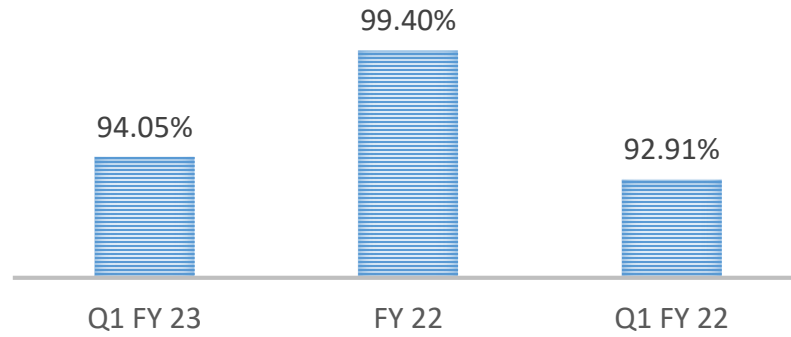
Amount in Crores

GWP- Gross Written Premium
PAT- Profit after Tax

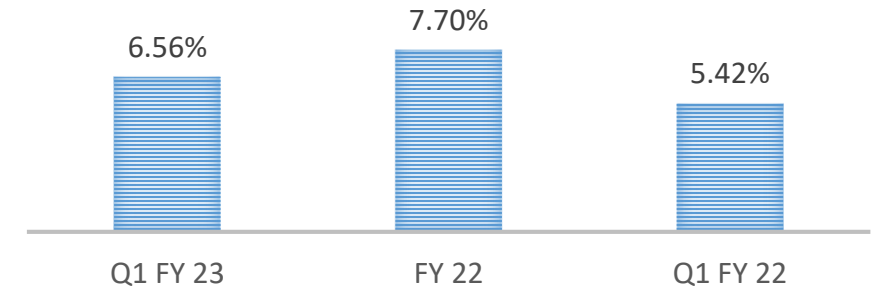


Key Ratios

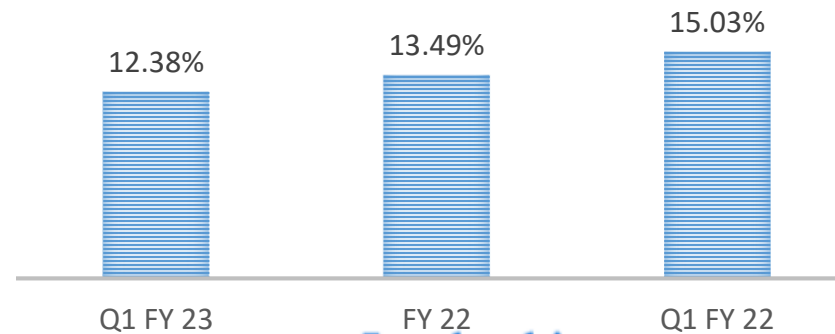
Incurred Claims Ratio



Commission Ratio

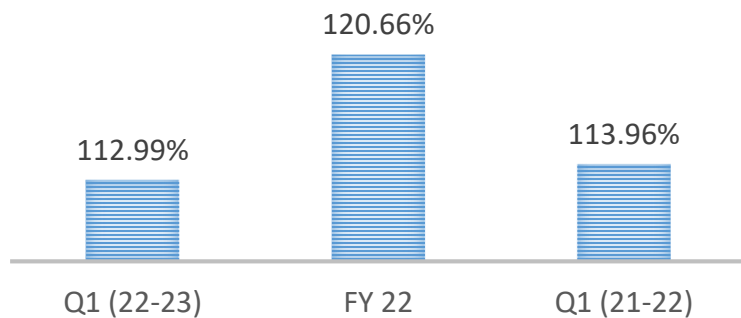


Expense Ratio

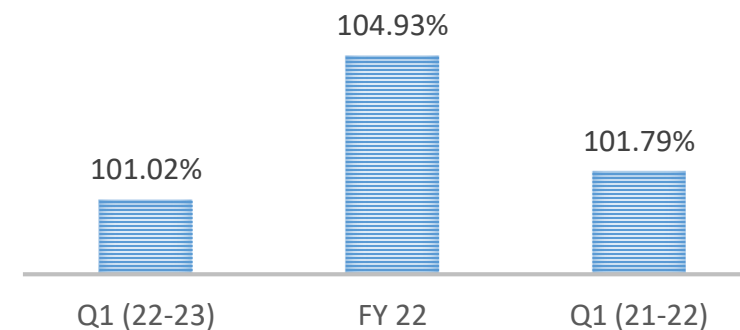


Key Ratios

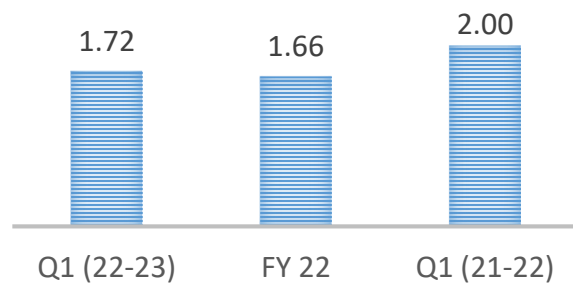
Combined Ratio



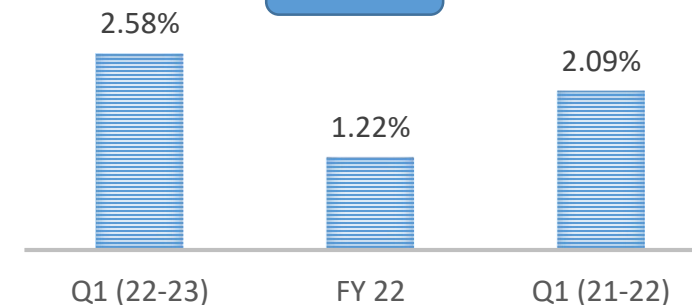
Adjusted Combined Ratio



Solvency Ratio



ROE



Segment Information

GWP	For Q1 2022-23 (in crores)	For Q1 2021-22 (in crores)	YoY %
Fire	1967	1824	8
Marine	273	236	16
Motor OD	885	851	4
Motor TP	1140	1018	12
Health including Personal Accident	5122	4919	4
*Others	962	870	11
Total	10349	9718	6.50

ICR %	For Q1 2022-23	For Q1 2021-22
Fire	67.72	49.35
Marine	106.37	59.74
Motor OD	116.15	78.83
Motor TP	84.51	71.76
Health including Personal Accident	99.91	128.05
*Others	68.15	20.10
Total	94.05	92.91

* Crop has been included in 'Others'

- Commenting on the results, Mrs. Madhulika Bhaskar, GM and Additional charge CMD said
- “After a challenging FY22, Q1FY23 saw a turnaround with the company’s results improving considerably compared to the previous quarter. The gross written premium growth at 6.5% was low as the company took several proactive steps to strengthen the pricing and weed out loss-making accounts to improve profitability. The full impact of these initiatives should be visible in the ensuing quarters. The high base effect of Q1FY22 also impacted the YoY growth numbers as the company had received some bulk government business in the same quarter last year. The incurred claim ratio decreased to 94.05% compared to 99.46% in FY22. While the impact of COVID claims has reduced, it hasn’t fully receded. The company paid COVID claims worth 372 Cr in Q1FY23. The combined ratio improved considerably to 112.99% in Q1FY23 compared to 120.66% in FY22. Foreign operations returned to profitability in the current quarter. The solvency ratio improved to 1.72x compared to 1.66x in the previous quarter. We look forward to 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 26 countries and headquartered at Mumbai, India.

The Company has been market leaders in India in Non – Life business since nationalization.

First General Insurance Company to establish operations in Gujarat International Finance Tec-City in Gujarat.

For further information please contact:

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The New India Assurance Company Ltd

Email: cfo@newindia.co.in

Leadership
& Beyond...