



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/Inv/2019-20

February 10, 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 and nine months ending 31st December, 2019, uploaded for your kind information and record.

Yours Sincerely,

For The New India Assurance Company Ltd.



Jayashree Nair
Company Secretary & Chief Compliance Officer



Investor Presentation
for the period ended
31.12.2019.



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

14.57% market share for the 9 months ending Dec 19

Leadership in all lines of business other than crop insurance

c.100 years of operations

Incorporated in 1919

A- rating by AM Best and AAA by CRISIL

2,400+ offices in India

across 29 states and 7 union territories

~30 million policies

issued in FY2019 across all product segments

Presence in 28 countries

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



Future Strategy

Increasing Return on Equity

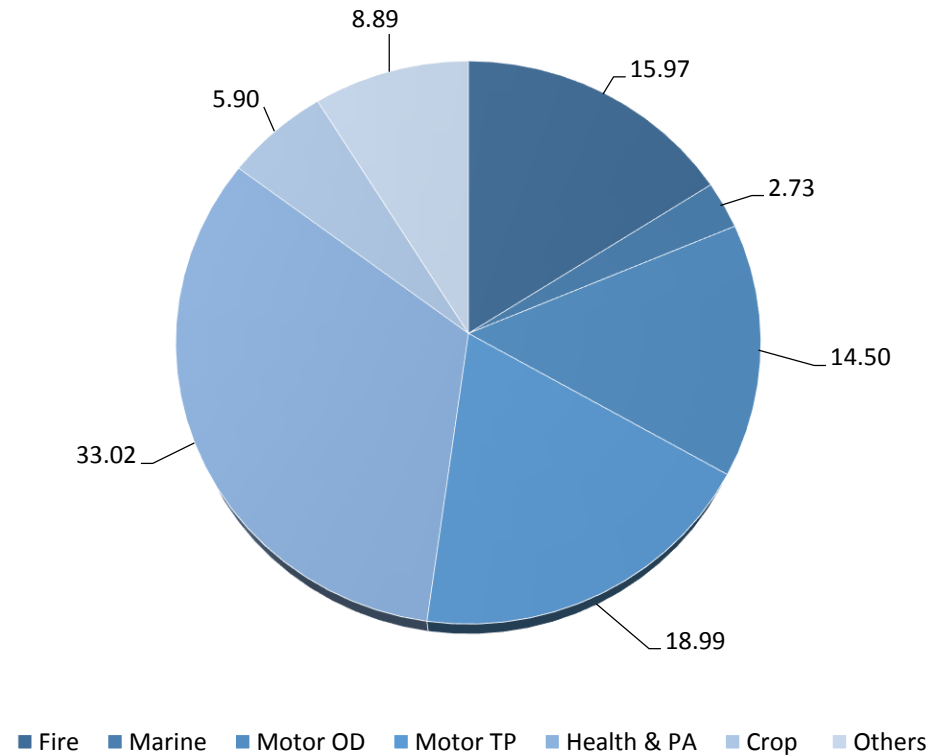
Improve underwriting profitability by reducing the incurred claim ratio

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

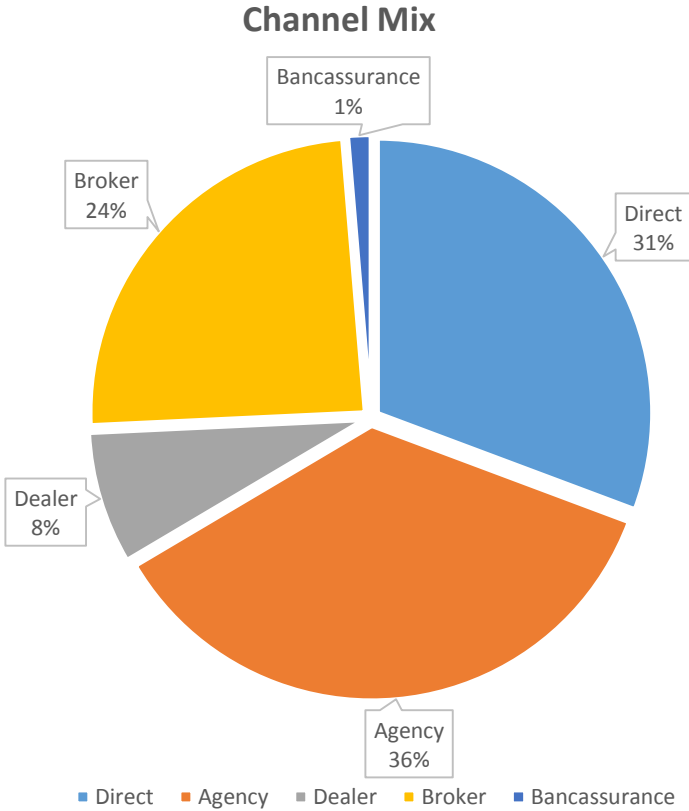
Leverage technology to drive customer satisfaction, profitability and growth

Business Mix – Global GWP 9MFY20

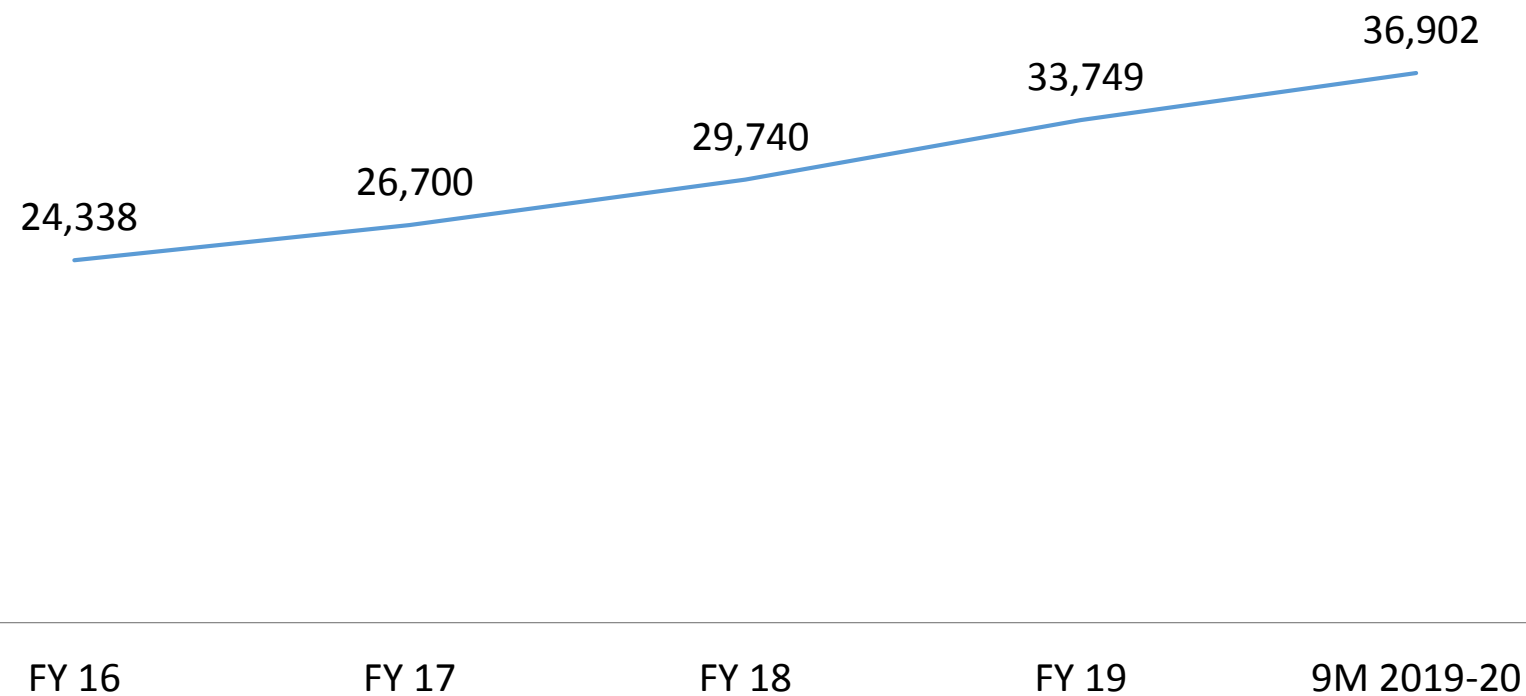
Gross Written Premium 23099 Cr



Distribution Mix – Indian Business Period Ended December 2019

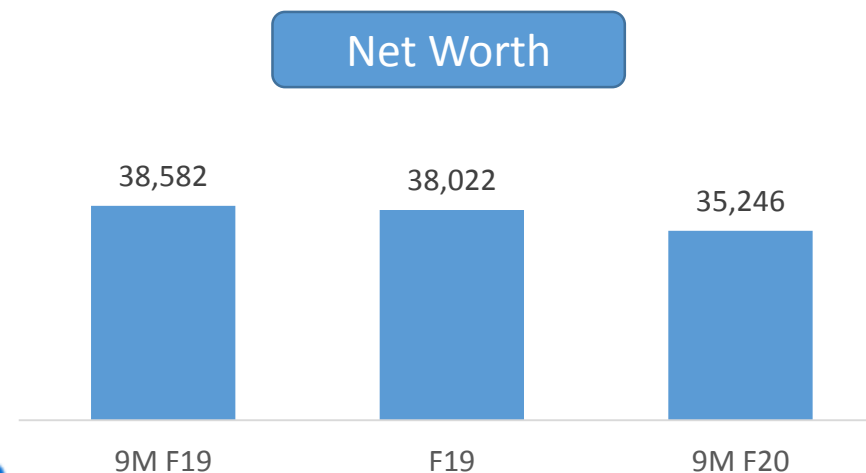
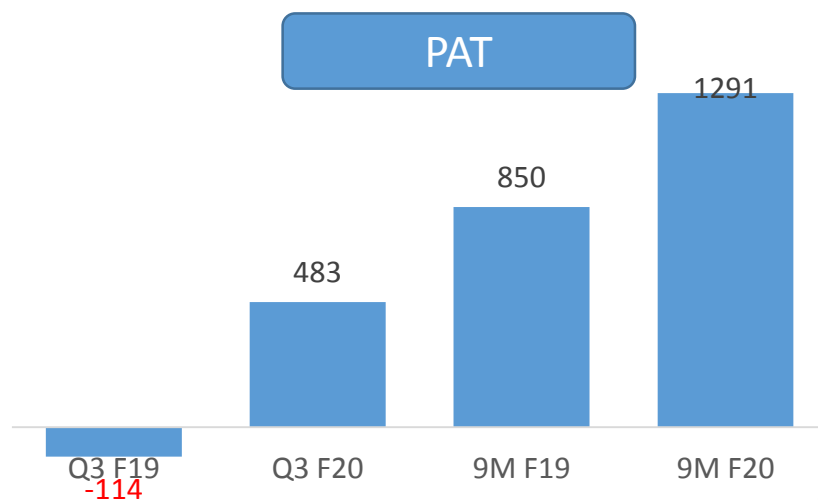
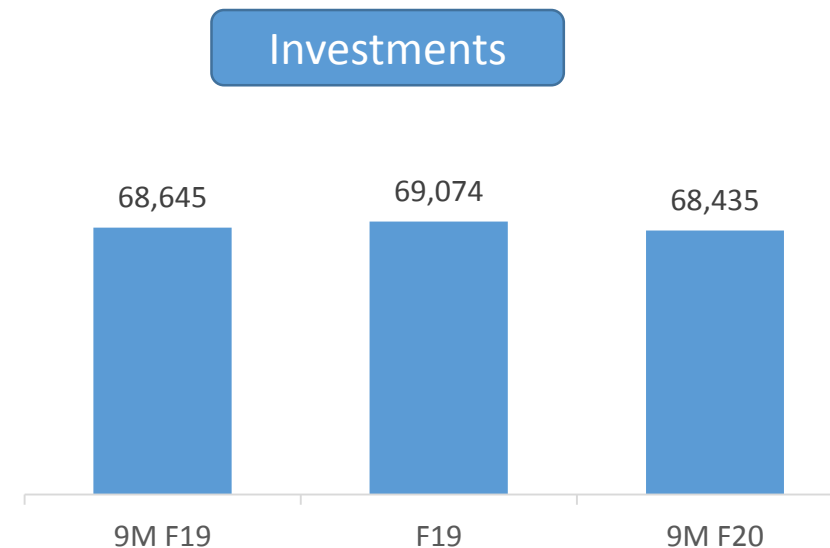
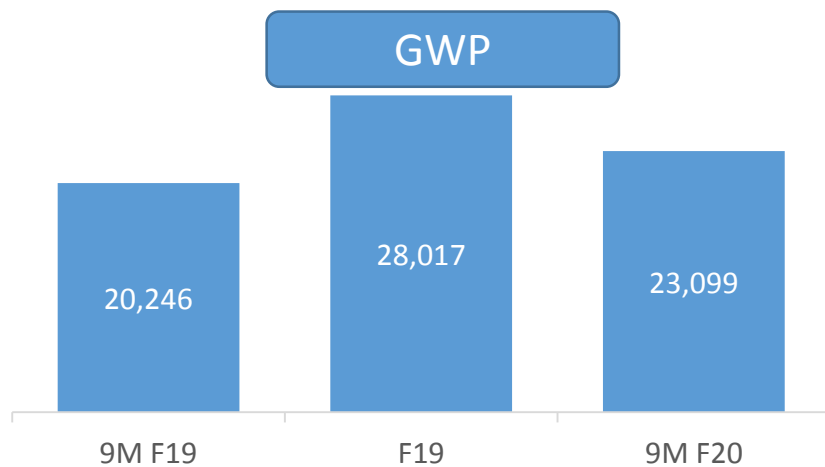


Movement in Technical Reserves (Cr)



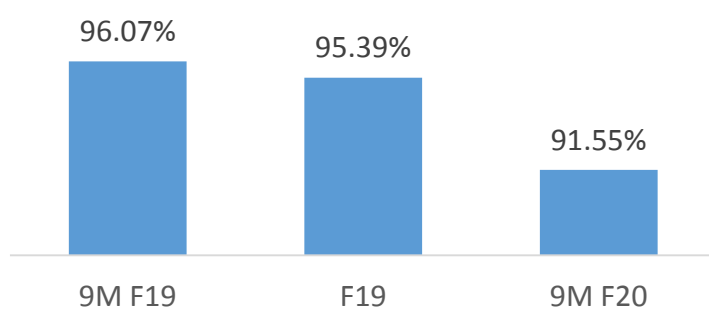
Financial Snapshot

Amount in Crores

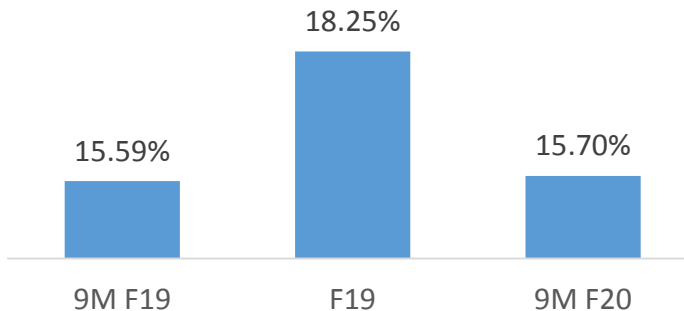


Key Ratios

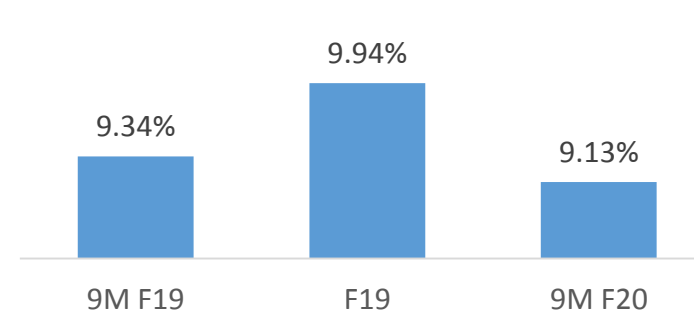
Incurred Claims Ratio



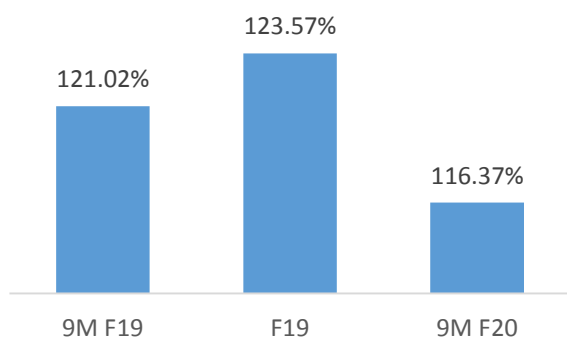
Expense Ratio



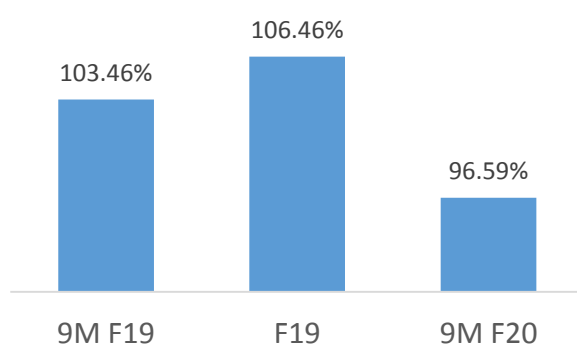
Commission Ratio



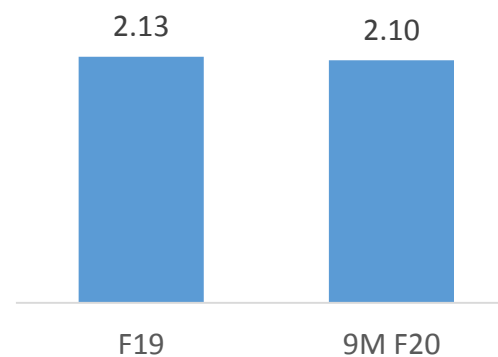
Combined Ratio



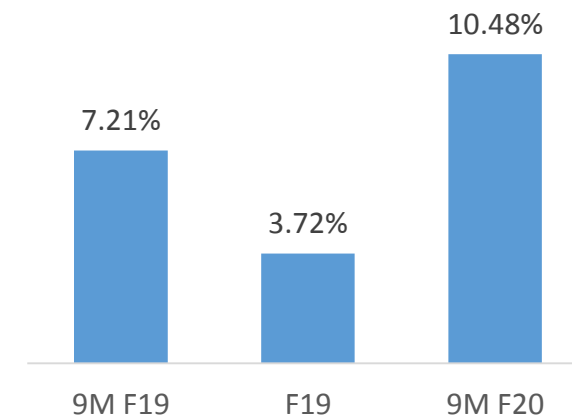
Adjusted Combined Ratio



Solvency Ratio



ROE



Segmental Information

GWP	For Q3 9-20 (in crores)	For Q3 18-19 (in crores)	YoY %
Fire	1,175.01	872.23	34.71%
Marine	196.76	182.41	7.86%
Motor OD	1,193.07	1,127.11	5.85%
Motor TP	1,553.00	1,484.00	4.65%
Health	2,189.83	2,037.82	7.46%
Personal Accident	64.02	47.25	35.47%
Crop	32.03	486.66	-93.42%
Others	585.52	542.75	7.88%
Total	6,989.23	6,780.23	3.08%

ICR %	Q3 2019-20	Q3 2018-19
Fire	72%	141%
Marine	49%	52%
Motor OD	85%	92%
Motor TP	88%	101%
Health	99%	92%
Personal Accident	62%	163%
Crop	164%	269%
Others	80%	92%
Total	89%	101%

Comments of Mr. Atul Sahai, CMD

- *“The Company has reported encouraging results for the quarter despite a challenging macro environment. While the Quarter did not witness any major cat losses, the crop segment was adversely affected due to unseasonal rains across the country. The Company has improved the loss ratio both on YoY basis and on a sequential basis. The ICR as at the end of current quarter stood at 91.55% as against 96.07% for the same period last year. The Company has provided 846 crs for the additional liability arising out of “One more option of pension” given to the employees, out of which 684 crs pertains to full provision on account of retired employees. This incremental provision was partly offset by higher investment income due to buoyant market conditions. Provisions towards certain debenture holdings further impacted the results by around 50 crs.*
- *Foreign business continued to be profitable during the quarter.*
- *The solvency ratio at 2.10X 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.

New India Assurance has been leading the market, apart from premium, in reserves & net worth for many years.

For further information please contact:

Ms. S N Rajeswari (CFO)

The New India Assurance Company Ltd

Ph: 022 22708232 / 212

Email: cfo@newindia.co.in

