



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/2020-21

February 15, 2021

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,

Re: Investor Presentation

Investor Presentation for the Quarter ended 31st December 2020, uploaded for your kind information and records.

Yours Sincerely,

For The New India Assurance Company Ltd.



Jayashree Nair
Company Secretary & Chief Compliance Officer



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.

102 years of operations

Incorporated in 1919

AAA(Stable) by CRISIL

~30 million policies

issued in FY2020 across all product segments

2,200+ offices in India

across 28 states and 8 union territories

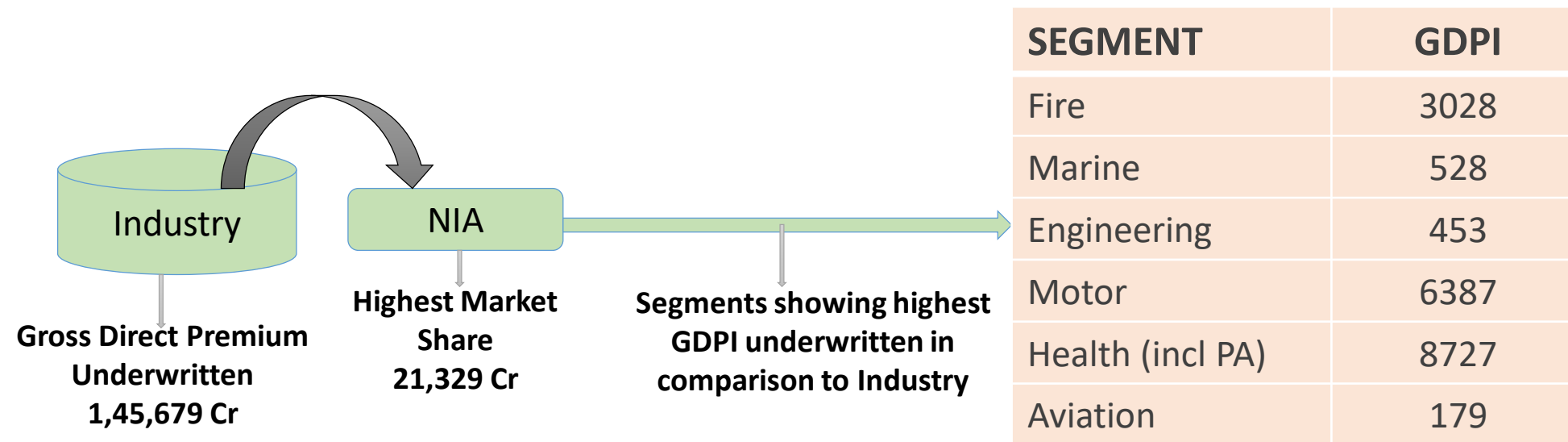
Presence in 28 countries

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
 9M FY 20-21**



Future Strategy

Increasing Return on Equity



Reducing combined ratio

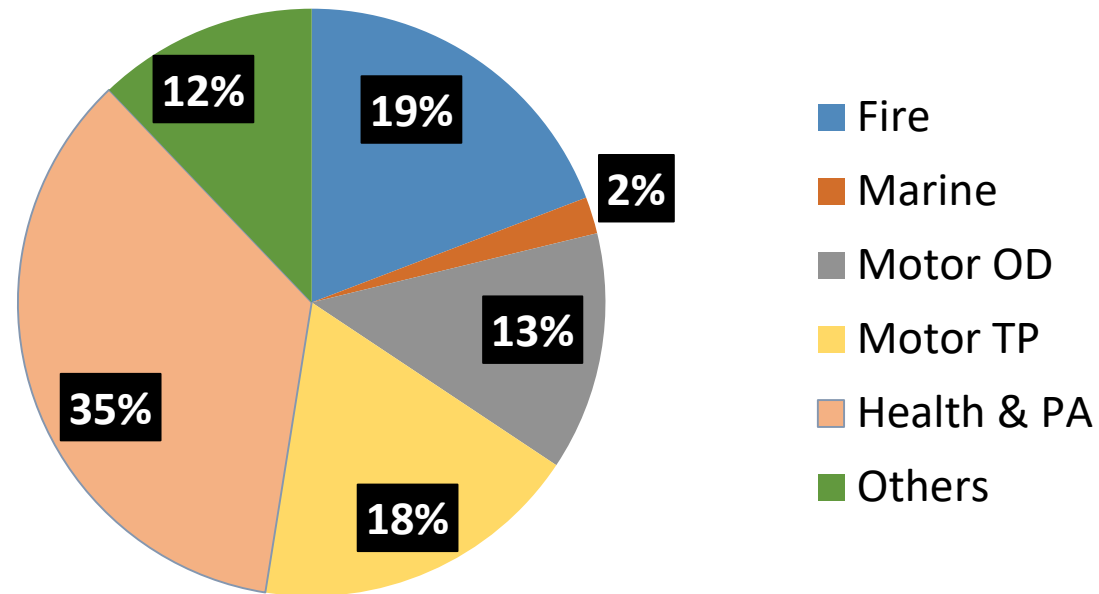
Maintain/Increase market share and leverage benefits of economies of scale driven by growth

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

Leverage technology to drive customer satisfaction, profitability and growth

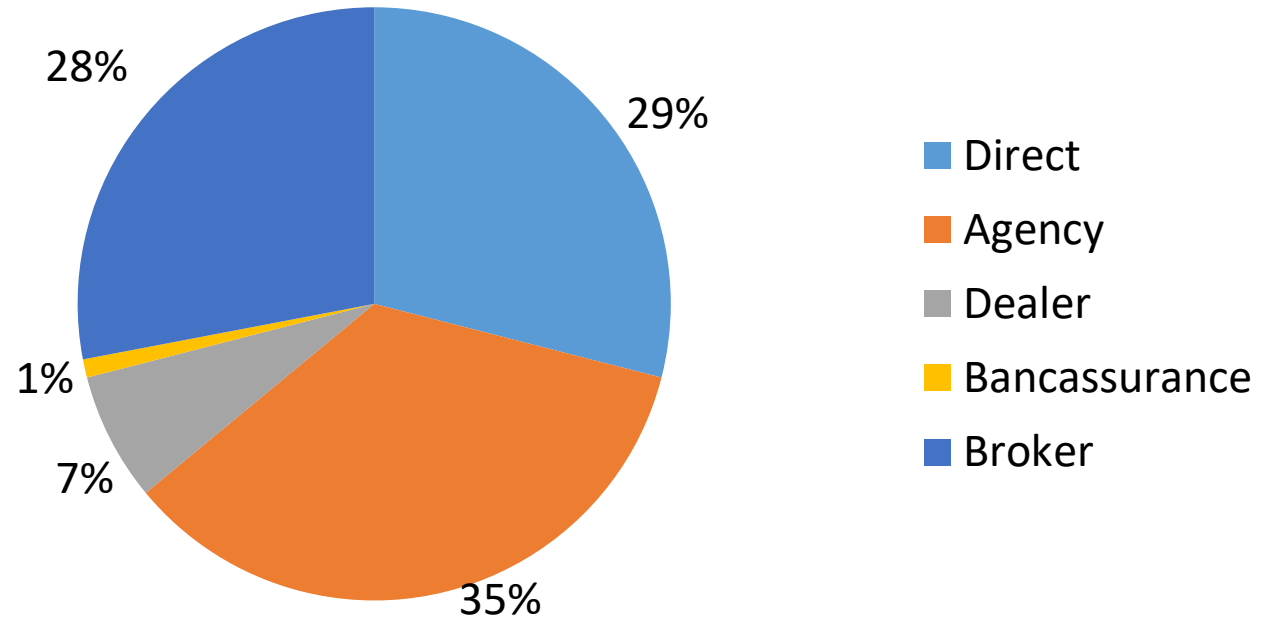
Business Mix – Global GWP 9M FY20-21

Gross Written Premium 23976 Cr

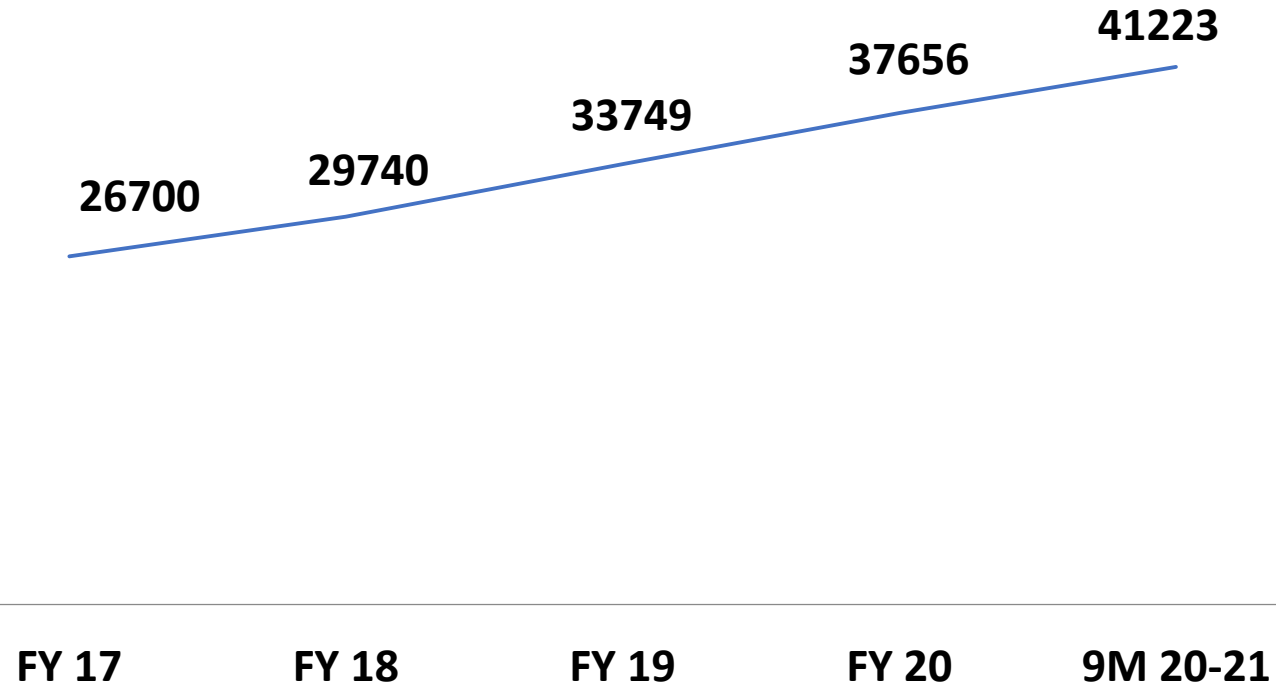


Distribution Mix – Indian Business 9M FY 20-21

Channel Mix

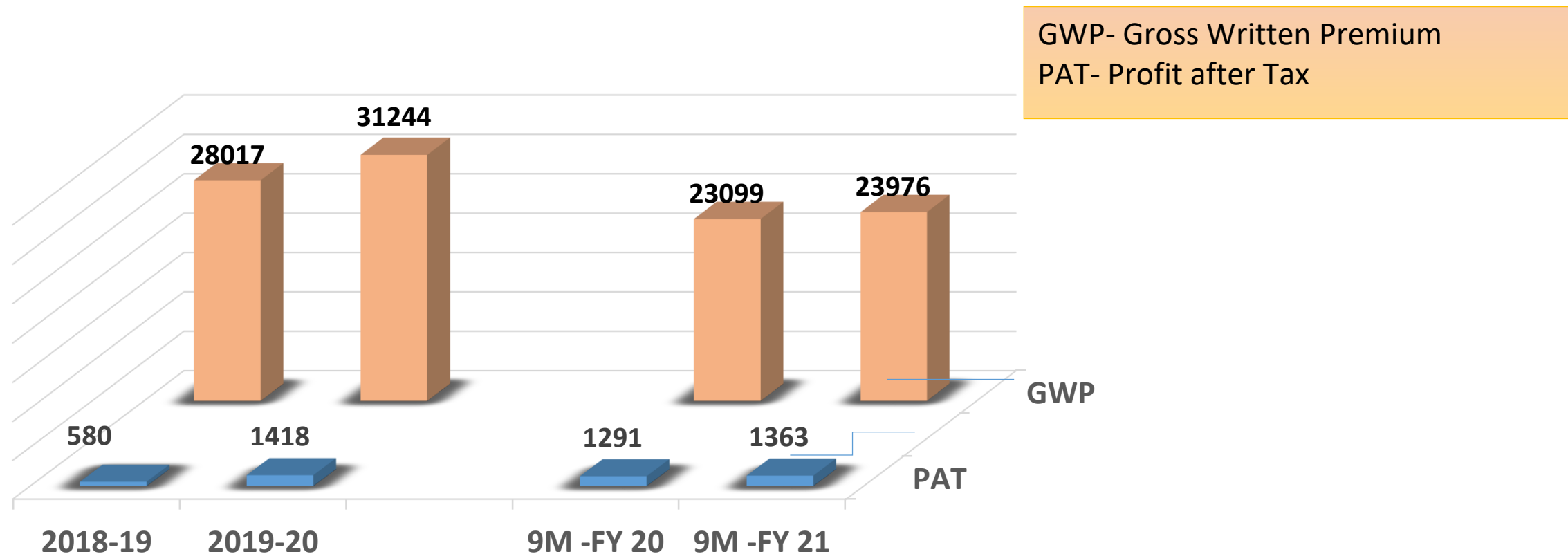


Movement in Technical Reserves (Cr)



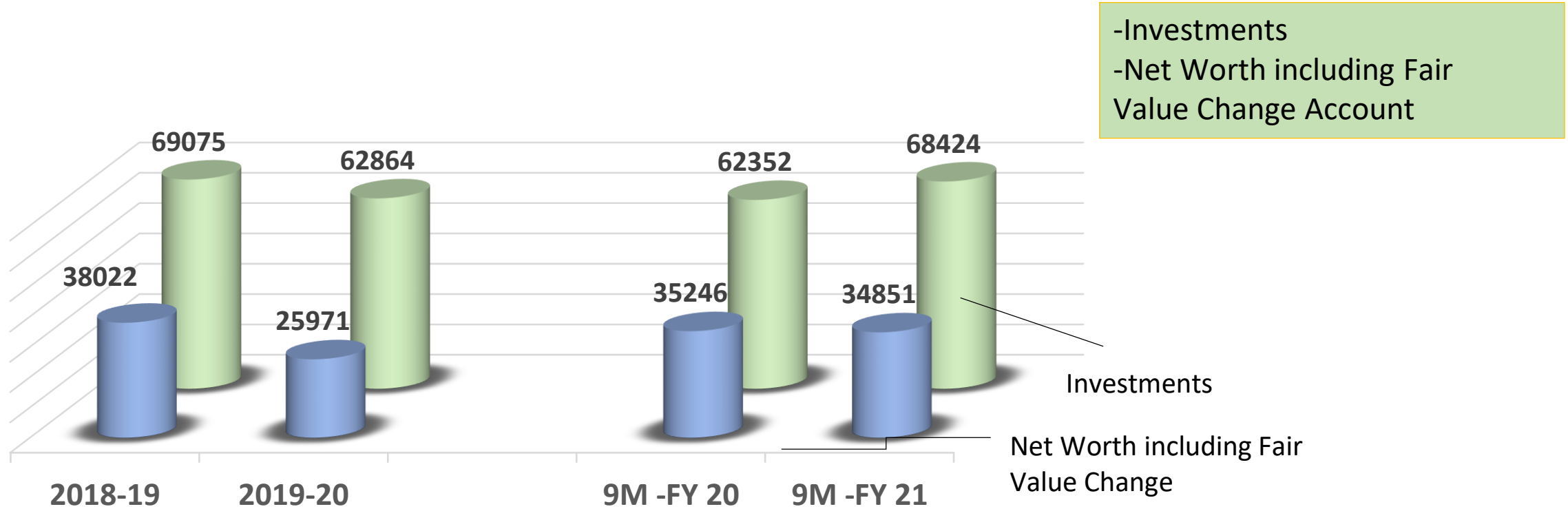
Financial Snapshot

Amount in Crores



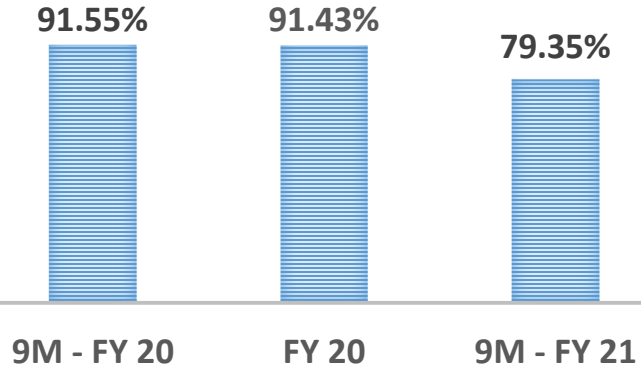
Financial Snapshot

Amount in Crores

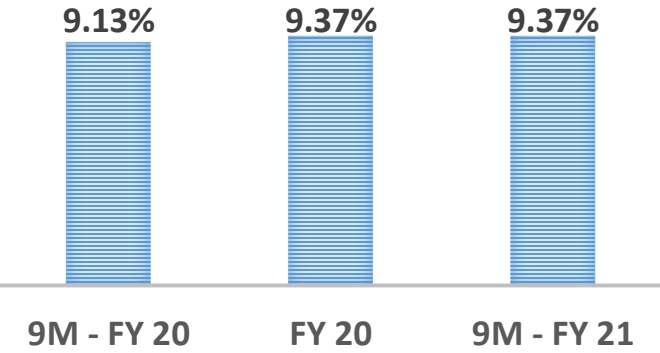


Key Ratios

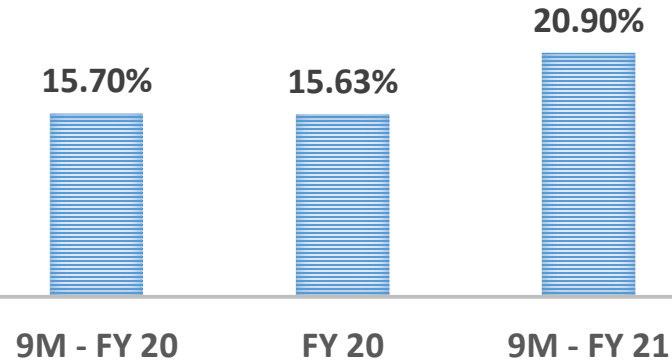
Incurred Claims Ratio



Commission Ratio

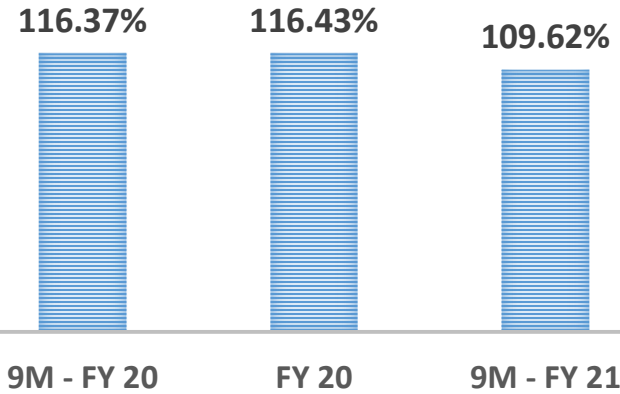


Expense Ratio

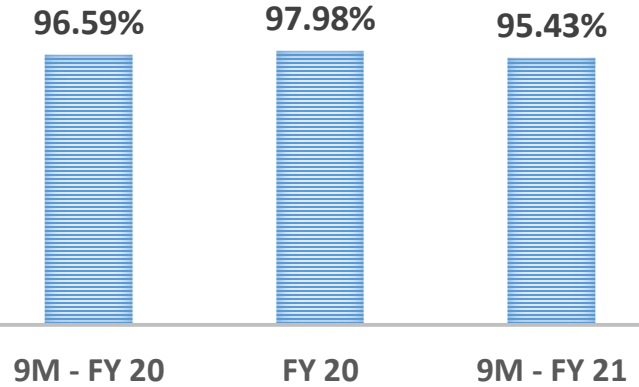


Key Ratios

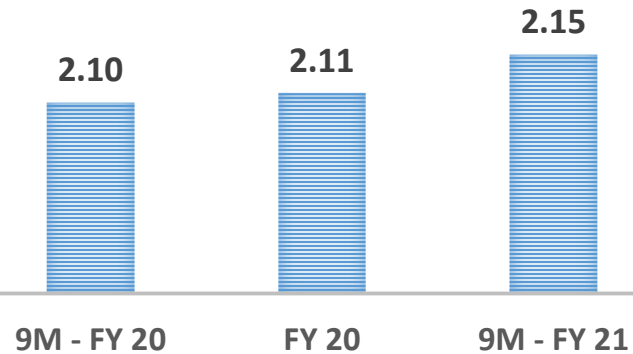
Combined Ratio



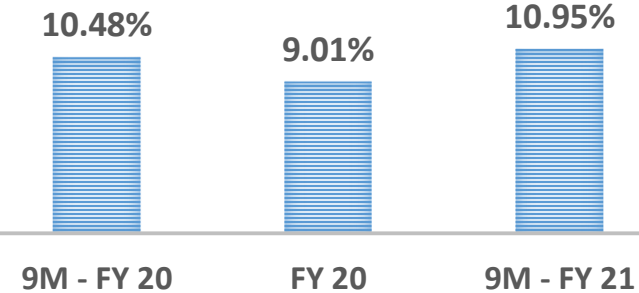
Adjusted Combined Ratio



Solvency Ratio



ROE



Segment Information

| GWP | For Q3 2020-21 (in crores) | For Q3 2019-20 (in crores) | YoY % |
|---------------------------------------|----------------------------------|----------------------------------|-----------|
| Fire | 1387 | 1175 | 18 |
| Marine | 224 | 196 | 14 |
| Motor OD | 1196 | 1193 | 0 |
| Motor TP | 1707 | 1553 | 10 |
| Health including Personal Accident | 2600 | 2253 | 15 |
| *Others | 717 | 617 | 16 |
| Total | 7830 | 6989 | 12 |

| ICR % | For Q3 2020-21 | Q3 19-20 |
|---------------------------------------|-------------------|------------|
| Fire | 35% | 72% |
| Marine | 79% | 49% |
| Motor OD | 99% | 85% |
| Motor TP | 79% | 88% |
| Health including Personal Accident | 106% | 97% |
| *Others | 64% | 95% |
| Total | 86% | 89% |

* Crop has been included in 'Others'

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 since nationalisation.

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

For further information please contact:

Titus Francis (CFO)

The New India Assurance Company Ltd

Email: cfo@newindia.co.in

