



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

THE NEW INDIA ASSURANCE COMPANY LTD.

Phone : 022-22708100
22708400

Website : www.newindia.co.in

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

Ref. No.: NIACL/CMD_BoardSectt/2021-22

November 12, 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,

Sub: Investor Presentation

Investor Presentation for the quarter ended 30th September, 2021, 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**





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.

103 years of operations

Incorporated in 1919

AAA(Stable) by CRISIL

~30 million policies

issued in FY2021 across all product segments

2,200+ offices in India

across 28 states and 8 union territories

Presence in 28 countries

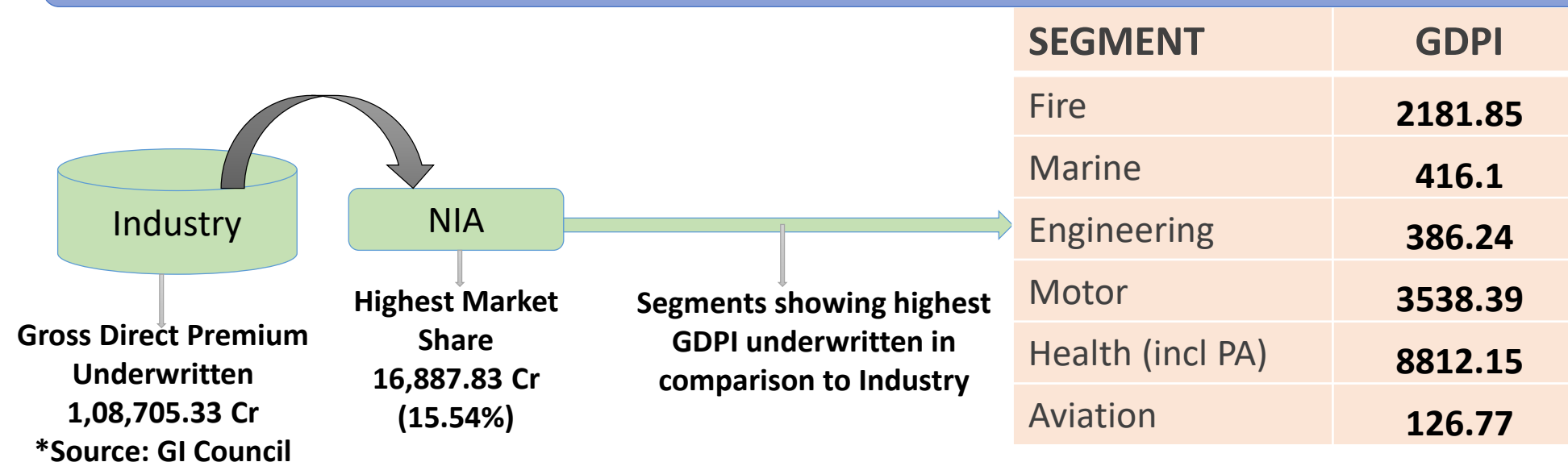
through international branches, agency offices and subsidiaries, including a box at Lloyd's, London

Overview

Amount in Crores

Leaders in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten H1 FY 21-22

Market leader in most major segments



Future Strategy

Increasing return on equity

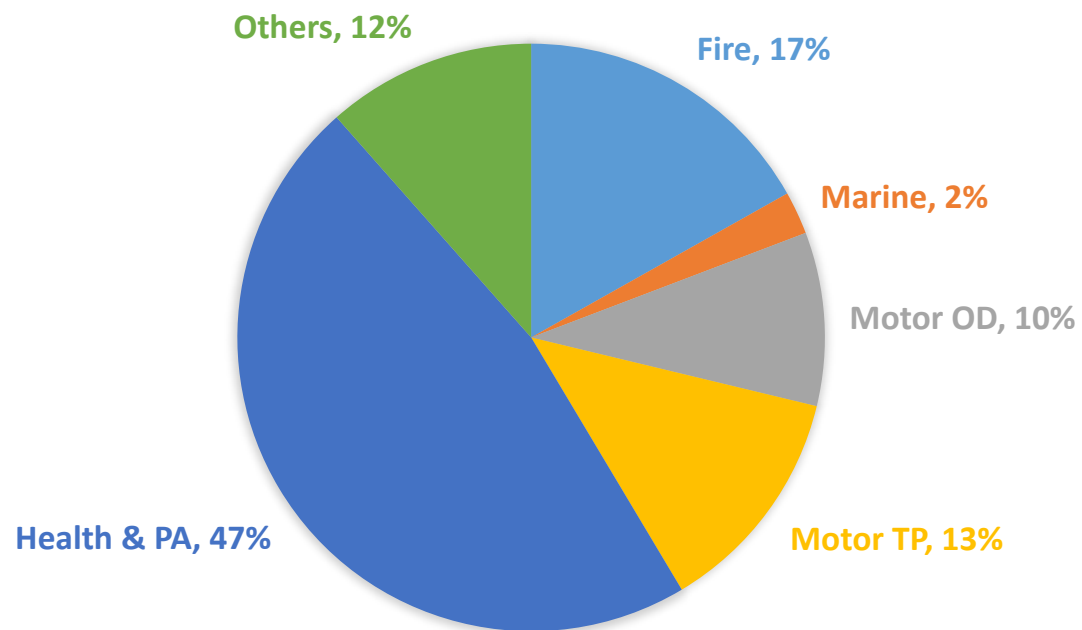
Maintain/Increase market share and leverage benefits of economies of scale driven by growth

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

Leverage technology to drive customer satisfaction, profitability and growth

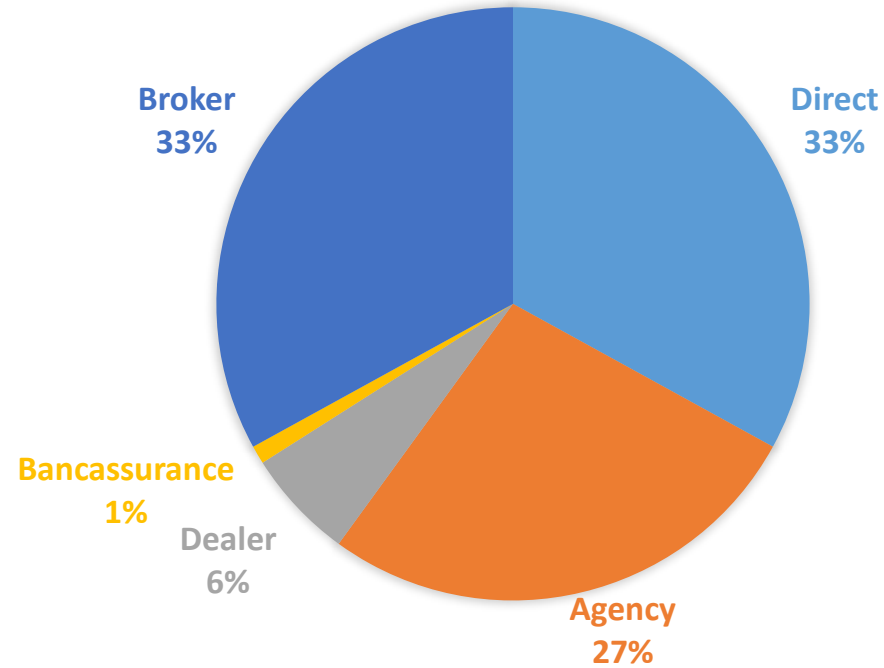
Business Mix – Global GWP H1 FY21-22

Gross Written Premium 18838.77 Cr



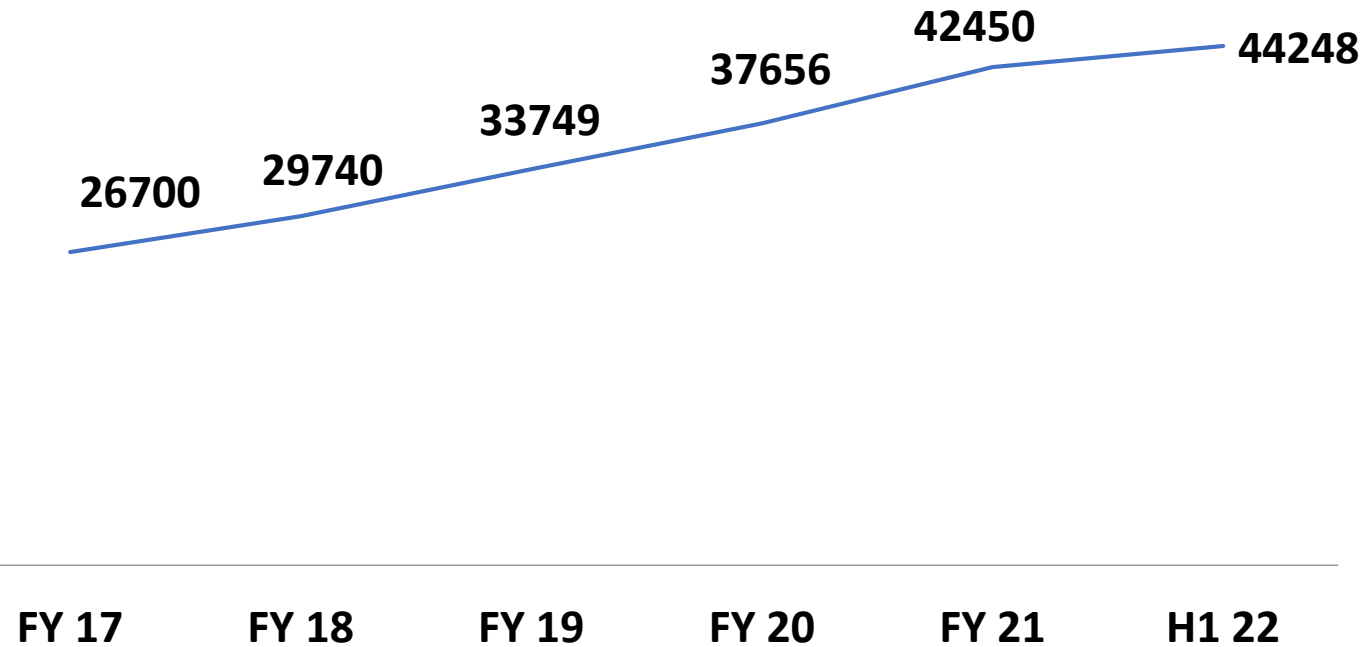
Distribution Mix – Indian Business H1 FY 21-22

Channel Mix



Leadership
& Beyond...

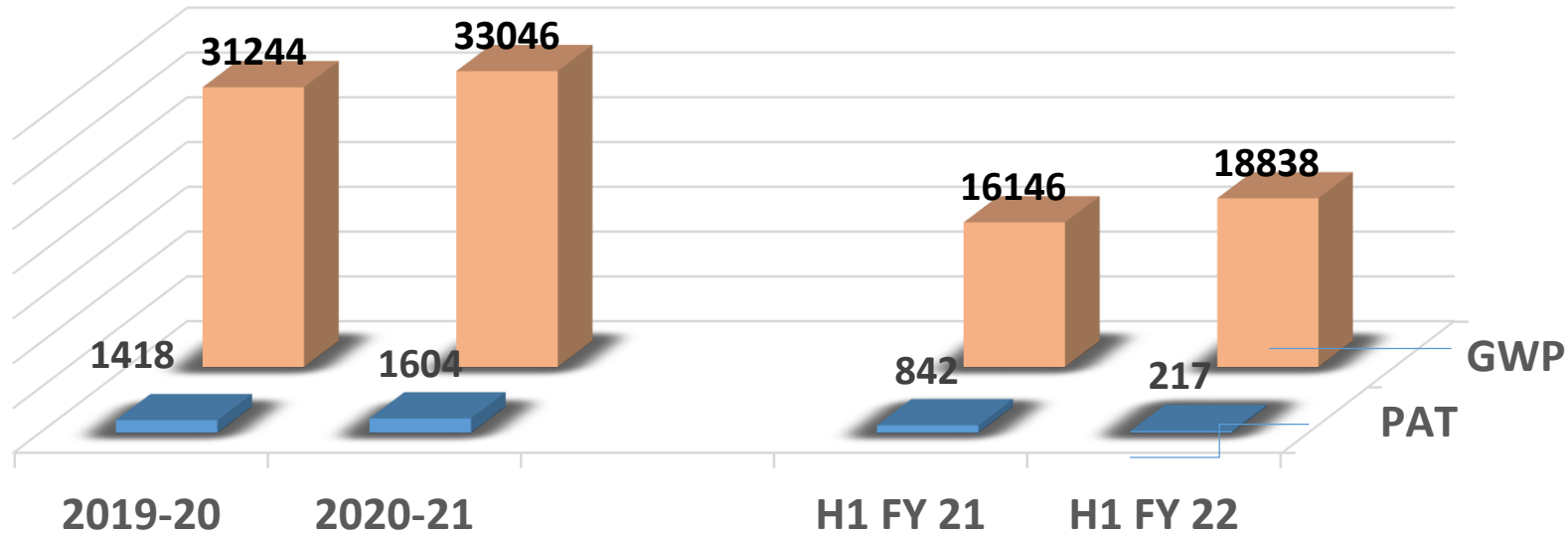
Movement in Technical Reserves (Cr)



Financial Snapshot

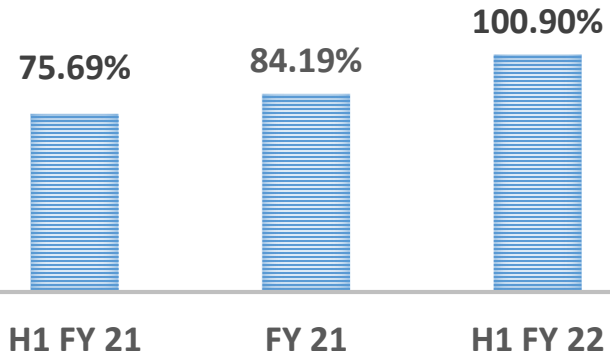
Amount in Crores

GWP- Gross Written Premium
 PAT- Profit after Tax

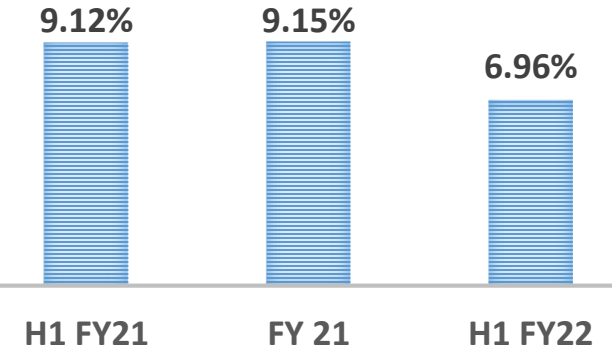


Key Ratios

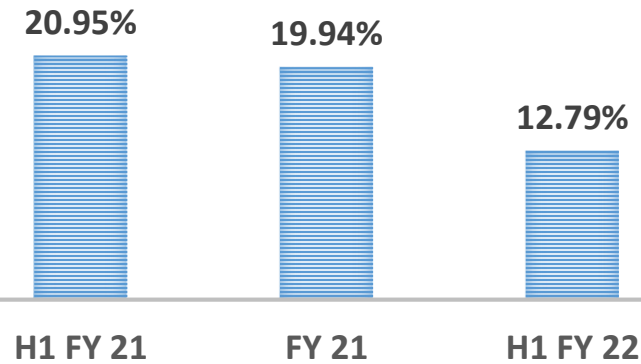
Incurred Claims Ratio



Commission Ratio

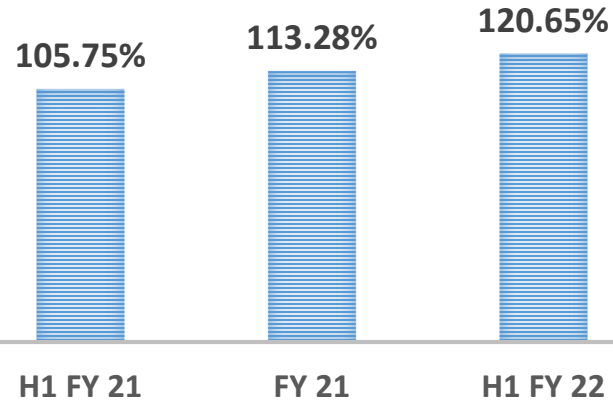


Expense Ratio

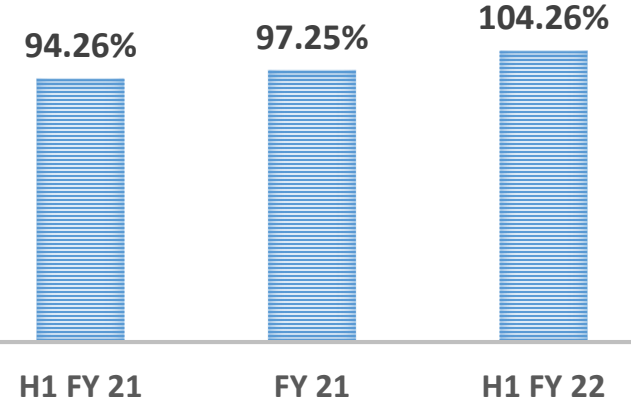


Key Ratios

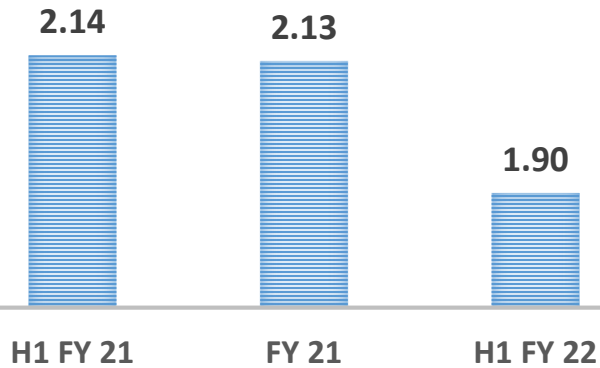
Combined Ratio



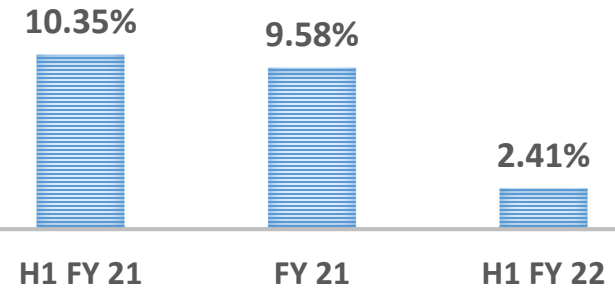
Adjusted Combined Ratio



Solvency Ratio



ROE



Segment Information

GWP	For H1 2021-22 (in crores)	For H1 2020-21 (in crores)	YoY %
Fire	3174	3151	0.72%
Marine	445	370	20.32%
Motor OD	1798	1972	-8.81%
Motor TP	2386	2643	-9.71%
Health including Personal Accident	8864	5772	53.58%
*Others	2171	2238	-2.99%
Total	18839	16146	16.68%

ICR %	For H1 2021-22	For H1 2020-21
Fire	89.92	96.34
Marine	67.26	57.00
Motor OD	93.32	63.94
Motor TP	75.61	63.37
Health including Personal Accident	125.89	74.20
*Others	55.06	105.77
Total	100.90	75.69

* Crop has been included in 'Others'

Comments of Mr. Atul Sahai, CMD

- *"Q2FY22 was one of the most challenging quarters in recent times in terms of profitability. However, in terms of business growth, the Company grew at around 20% compared to the industry growth of around 13%.*
- *The company paid about 1,250 Cr worth of COVID claims in the first quarter and about 1,100 Cr worth of claims in the second quarter. While the company did have a negative impact on profits due to COVID claims it gives me immense satisfaction that the company could play a major role in providing the necessary financial support to our valuable policyholders during this period. The company has settled more than 3.1 Lakh COVID claims in H1FY22.*
- *While the COVID related claims have started tapering, non-COVID claims have started increasing. The company also suffered significant CAT losses during the quarter. The company faced claims of about 235 Cr on account of floods in Maharashtra. This is in addition to the CAT losses in the first quarter, of about Rs.200 crores. The overseas operations were negatively impacted due to CAT losses of about 60 Cr on account of floods in Germany and Hurricane IDA. Motor business loss ratios have also increased as vehicular traffic comes back to normalcy.*
- *On the positive side, the net worth has increased from 36,451 Cr in March 2021 to 39,921 Cr as of 30th Sep 2021. Investments Assets have also gone up from Rs.68,639 Cr in March 21 to Rs.82,001Cr as of 30th Sep 21. The operating expenses were also lower."*



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 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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