



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
022 2270 8400
Website : www.newindia.co.in

Ref. No.: NIACL/CMD_BoardSectt/2024-25

October 31, 2024

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,

Sub: Investor Presentation

Investor Presentation for the quarter ended 30th September, 2024, uploaded for your kind information and records.

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

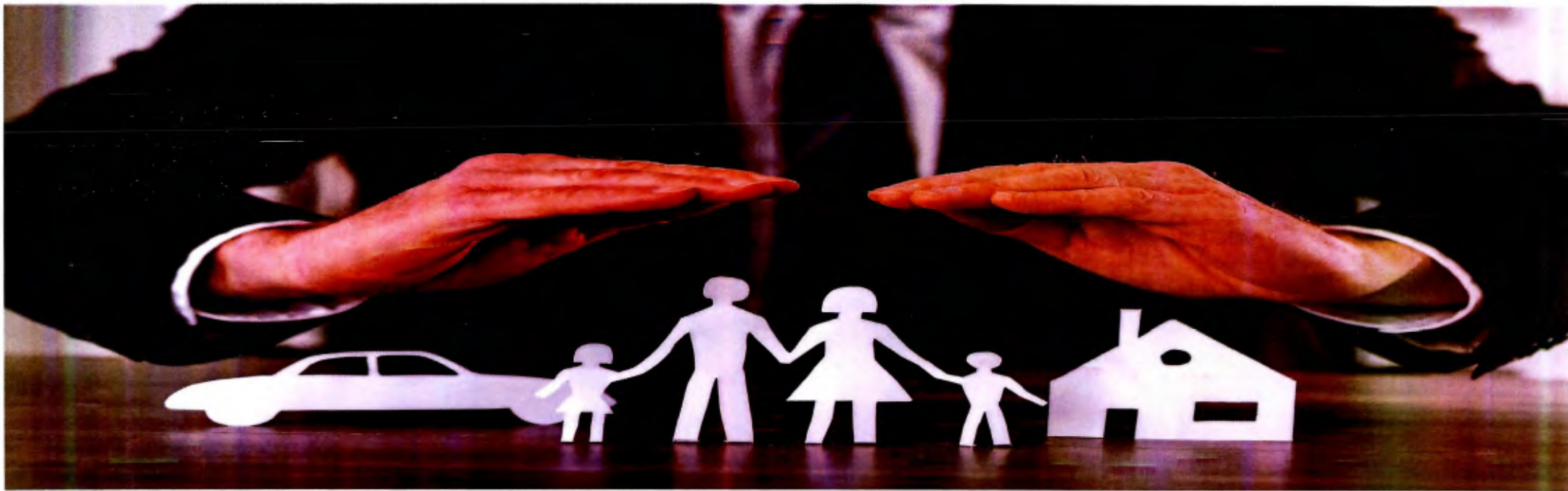
Yours Sincerely,
For The New India Assurance Company Limited

Jyoti Rawat
Company Secretary & Chief Compliance Officer



दि न्यू इंडिया अस्युरन्स कंपनी लिमिटेड
दि न्यू इंडिया एरवोरन्स कंपनी लिमिटेड
The New India Assurance Co. Ltd.

The New India Assurance Co. Ltd Investor Presentation For Period Ending 30th September 2024





Agenda



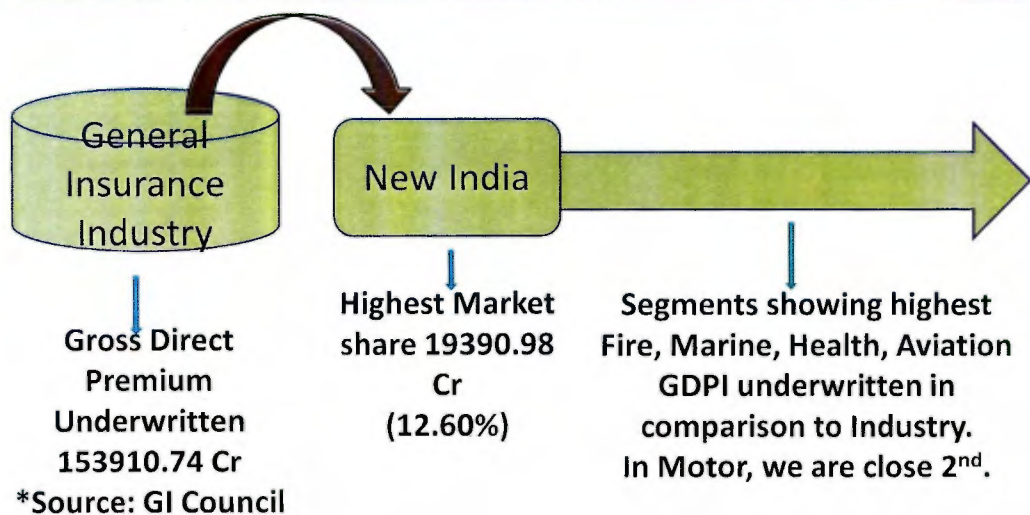
- Industry Overview
- Company Overview
- Financial Performance
- Segmental Performance



Industry Overview

Leader in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten for Q2 FY 2024-25

Market leader in Major segments



SEGMENT	GDPI (in cr.)
FIRE	2005
MARINE	524
ENGINEERING	481
MOTOR	4605
HEALTH INCLUDING PA	10421
AVIATION	177.72



Company Overview

HIGHEST MARKET SHARE- ₹ 19390(12.60%)
105 YEARS OF EXPERIENCE IN GENERAL INSURANCE
INDUSTRY
STRONG SOLVENCY @ 1.81X

PRESENCE IN 25 COUNTRIES
1840+ OFFICES IN INDIA.
DOMINANT DOMESTIC MARKET POSITION

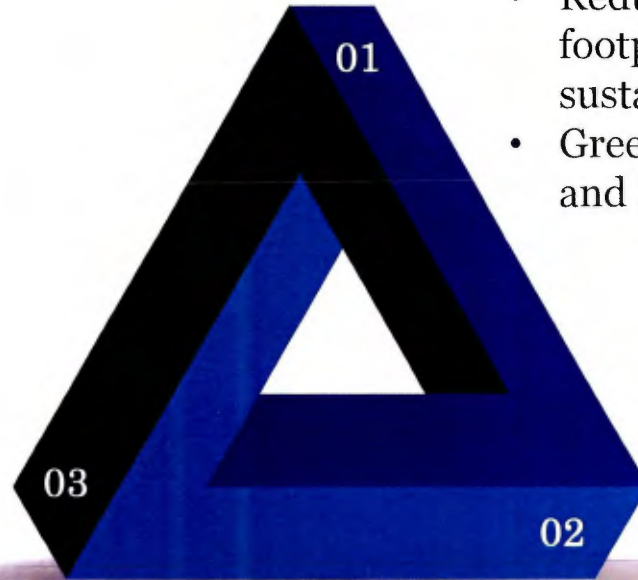
BRAND EXCELLENCE - AM BEST & CRISIL RATINGS
ISO 27001:2013 CERTIFICATION
MARKET LEADER IN GENERAL INSURANCE SECTOR

DIVERSIFIED PRODUCT MIX WITH TECHNICAL
COMPETENCE
MULTI CHANNEL DISTRIBUTION

EXCELLENCE IN CUSTOMER SERVICE
AND TECHNOLOGY
CONSISTENT MARKET LEADERSHIP & GROWTH



ESG Initiatives



Environmental

- Reducing carbon footprints by sustainable practice
- Green energy solutions and Digital process

Governance

- Implemented various governance practices
- Transparency and accountability in all operations

Social

- Involved in various social initiatives like education, health etc.
- Used entire CSR budget ₹ 23.06 Cr. in social welfare



Future Strategy



Increasing return on equity

INCREASE IN MARKET
SHARE

IMPROVING PROFIT
MARGIN BY
LEVERAGING
ECONOMIES OF SCALE
DRIVEN BY GROWTH

RATIONALISATION OF
OPERATING OFFICES.

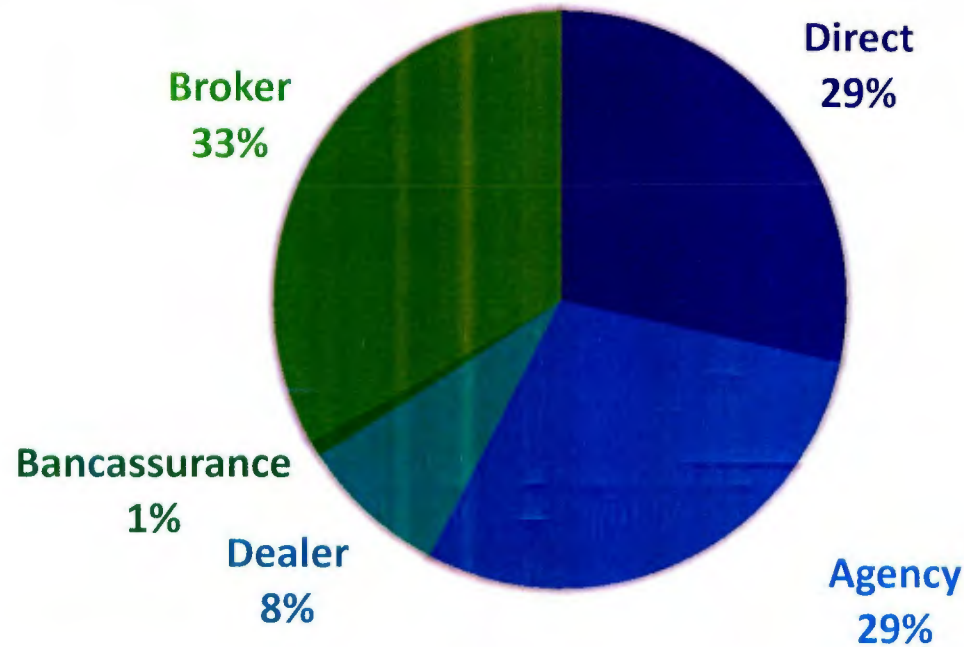
INCREASING DIGITAL
PENETRATION

MAINTAINING HEALTHY
SOLVENCY MARGIN

LEVERAGE
TECHNOLOGY TO DRIVE
CUSTOMER
SATISFACTION,
PROFITABILITY AND
GROWTH



Distribution Mix – Indian Business for Q2 FY 2024-25





Financial Performance

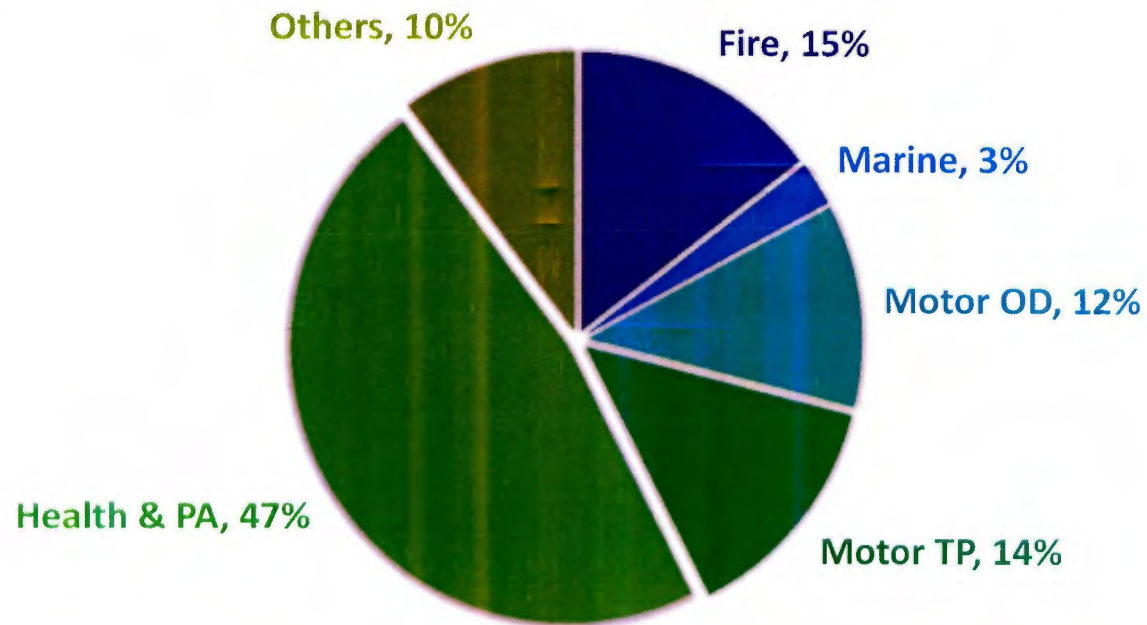


Particulars	Q2 FY 2024-25	Q2 FY 2023-24	Growth
GDPI	20745	20088	3.27
GWP	21408	20760	3.12
NEP	17028	16125	5.60
Profit after tax	288	60	378.04
Net Worth	21212	19830	6.97
Net Worth including Fair Value Change	50232	41638	20.64
Investment Assets at Market Value	100278	89839	11.62
General Reserves	16550	15533	6.55
ICR	98.92	101.03	-2.09
Combined Ratio	120.55	122.68	-1.74
Solvency Ratio	1.81	1.70	7.06
Return on Equity	5.44	0.61	791.80



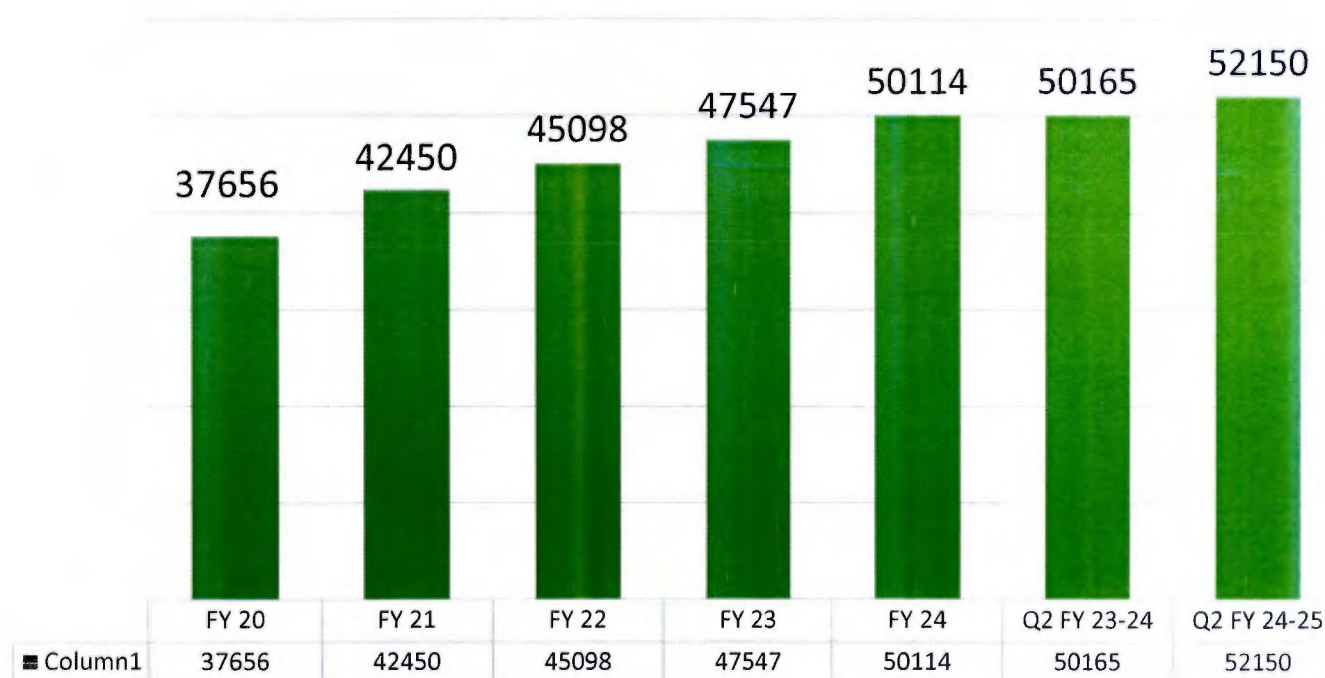
Product Mix

GWP Q2 FY 24-25





Movement in Technical Reserves (Cr)





Key Ratios

Ratios	Q2 FY 2024-25	Q2 FY 2023-24
Incurred Claim Ratio	98.92	101.03
Commission Ratio	9.41	8.82
Expense Ratio	12.22	12.83
Combined ratio	120.55	122.68
Solvency Ratio	1.81	1.70
ROE	5.44	0.61



Segmental Performance

	Gross Written Premium			Net Earned Premium			Incurred Claim Ratio	
	Q2 FY 24-25	Q2 FY 23-24	YOY%	Q2 FY 24-25	Q2 FY 23-24	YOY%	Q2 FY 24-25	Q2 FY 23-24
Fire	3119	3329	-6.31	1334	1436	-7.10	76.69	98.34
Marine	552	501	10.18	269	258	4.26	63.01	50.80
Motor OD	2528	2558	-1.17	2461	2291	7.42	107.87	110.12
Motor TP	2917	2678	8.92	2942	2841	3.56	105.53	91.23
Health incl. Per. Accdnt.	10116	9698	4.31	8796	8384	4.91	103.62	105.99
Others Misc.	2176	1996	9.02	1226	914	34.14	63.38	81.66
Total	21408	20760	3.12	17028	16125	5.60	98.92	101.03



Comments of the CMD- Ms Girija Subramanian

The New India Assurance Company reports Profit After Tax of 288 Cr for the quarter ending September 2024

“While the premium growth in the first half has been muted, it was a conscious decision to focus on lines with better profitability which led to the company letting go of a few large renewals where premiums were inadequate. It gives me immense satisfaction that the operating metrics have improved, with loss ratio as well as combined ratio being lower than the same period last year with profit after tax showing a 5x increase. The loss ratio of Health line of business has witnessed some improvement but the loss ratio in Motor line of business has increased due to lack of price increase in the Motor Third Party line of business. Net catastrophic losses in H1FY25 was around Rs.248 Cr. Solvency ratio at 1.81 times remains comfortably above the IRDAI mandated control level solvency margin. The competitive intensity in traditional lines remain high and the company will focus on other segments and channels to drive growth. The company expects the profitability trend to improve in the coming quarters.”



Thank You!

