



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

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आज़ादी का  
अमृत महोत्सव

Phone : 022 2270 8100

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Website : [www.newindia.co.in](http://www.newindia.co.in)

Ref. No.: NIACL/CMD\_BoardSectt/2024-25

January 27, 2025

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, 5<sup>th</sup> 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 31st December, 2024, uploaded for your kind information and records.

The above information is being made available on the Company's website [www.newindia.co.in](http://www.newindia.co.in)

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

**Jyoti Rawat  
Company Secretary & Chief Compliance Officer**

# The New India Assurance Co. Ltd Investor Presentation For Period Ending 31<sup>st</sup> December 2024





# Agenda

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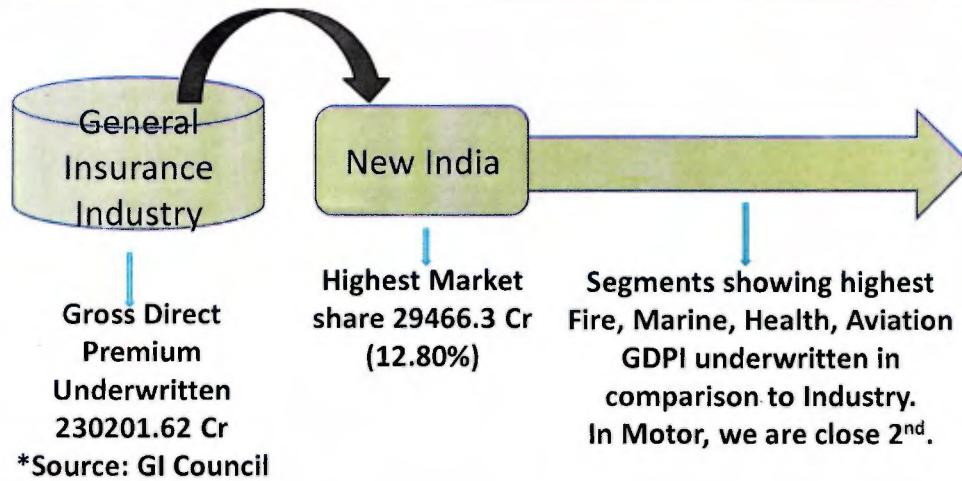




# Industry Overview

Leader in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten for Q3 FY 2024-25

Market leader in Major segments



SEGMENT	GDPI ( in cr.)
FIRE	3030
MARINE	756
ENGINEERING	786
MOTOR	7515
HEALTH INCLUDING PA	15541
AVIATION	290



# Company Overview

**HIGHEST MARKET SHARE- ₹ 29466.3(12.80%)**  
**106 YEARS OF EXPERIENCE IN GENERAL INSURANCE INDUSTRY**  
**STRONG SOLVENCY @ 1.90X**

**PRESENCE IN 25 COUNTRIES**  
**1680 OFFICES IN INDIA.**  
**DOMINANT DOMESTIC MARKET POSITION**

**BRAND EXCELLENCE - AM BEST & CRISIL RATINGS**  
**ISO 27001:2022 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**





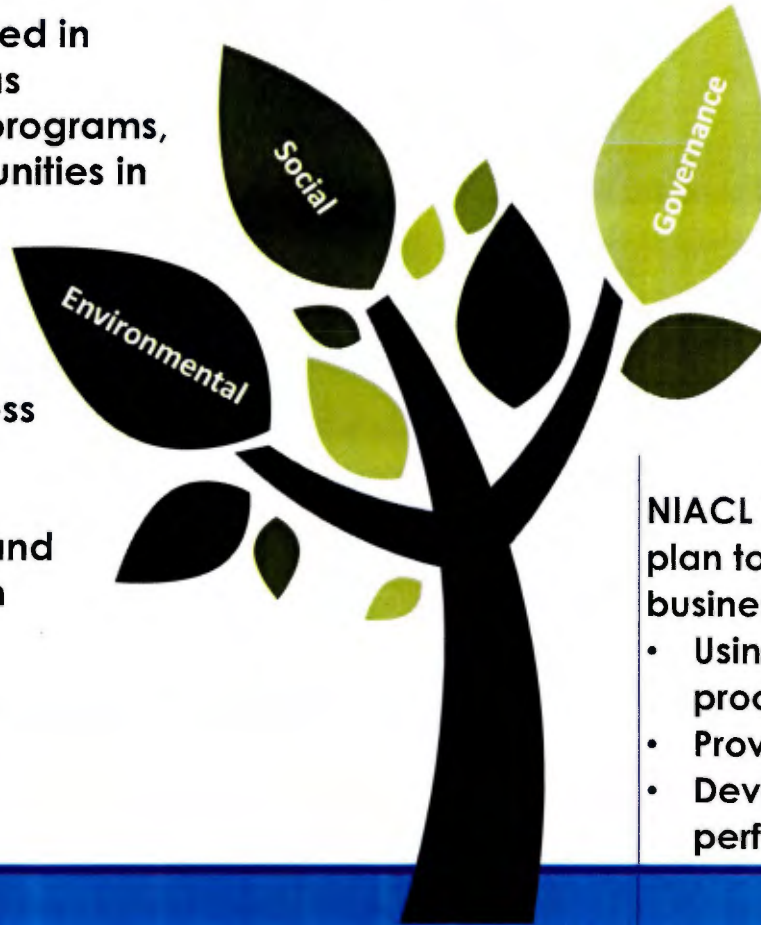


# ESG Initiatives



NIACL is actively involved in social initiatives, such as education and health programs, to support local communities in need.

NIACL is making progress in reducing its carbon footprint by adopting sustainable practices and initiatives such as green energy solutions to mitigate Climate risks.



NIACL has implemented rigorous governance practice to ensure transparency and accountability in all operations.

NIACL has developed a comprehensive plan to integrate ESG considerations into its business and operations. Plans include:

- Using advanced technology to automate processes
- Providing training to employees
- Developing ESG metrics to track performance.



# Future Strategy



## Increasing return on equity

INCREASE IN MARKET SHARE  
IMPROVING PROFIT MARGIN BY LEVERAGING ECONOMIES OF SCALE DRIVEN BY GROWTH

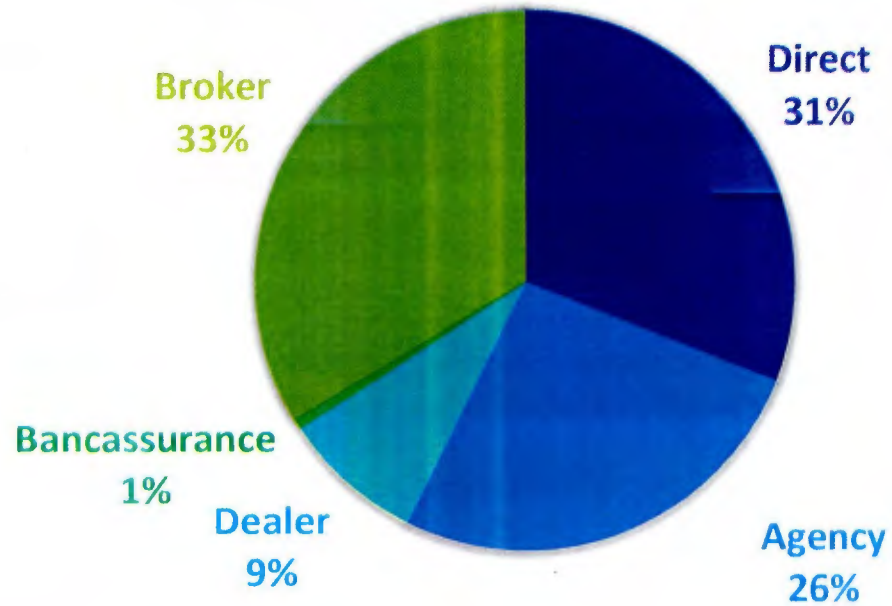
RATIONALISATION OF OPERATING OFFICES.  
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INCREASING DIGITAL PENETRATION  
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MAINTAINING HEALTHY SOLVENCY MARGIN

LEVERAGE TECHNOLOGY TO DRIVE CUSTOMER SATISFACTION, PROFITABILITY AND GROWTH



## Distribution Mix – Indian Business for Q3 FY 2024-25

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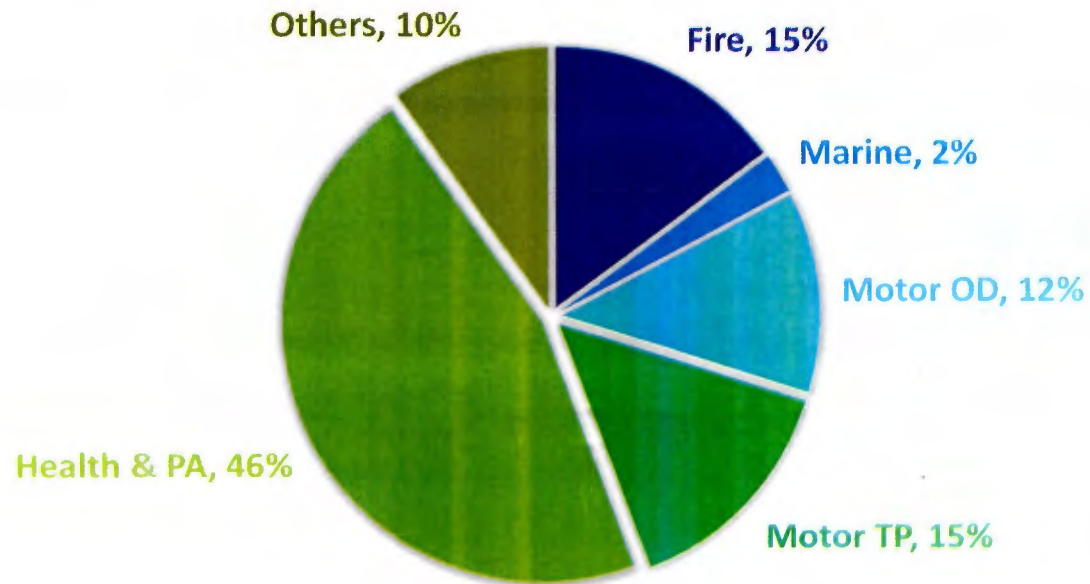


# Financial Performance

Particulars	Q3 FY 2024-25	Q3 FY 2023-24	Growth
GDPI	31095	30174	3.05
GWP	32186	31425	2.42
NEP	26061	25071	3.95
Profit after tax	641.39	775.40	-17.28
Net Worth	21515	20754	3.66
Net Worth including Fair Value Change	46506	44793	3.82
Investment Assets at Market Value	97690	94512	3.36
General Reserves	16974	16248	4.46
ICR	97.38	98.07	-0.70
Combined Ratio	119.08	120.34	0.66
Solvency Ratio	1.9	1.72	10.47
Return on Equity	0.04	5.08	-99.21

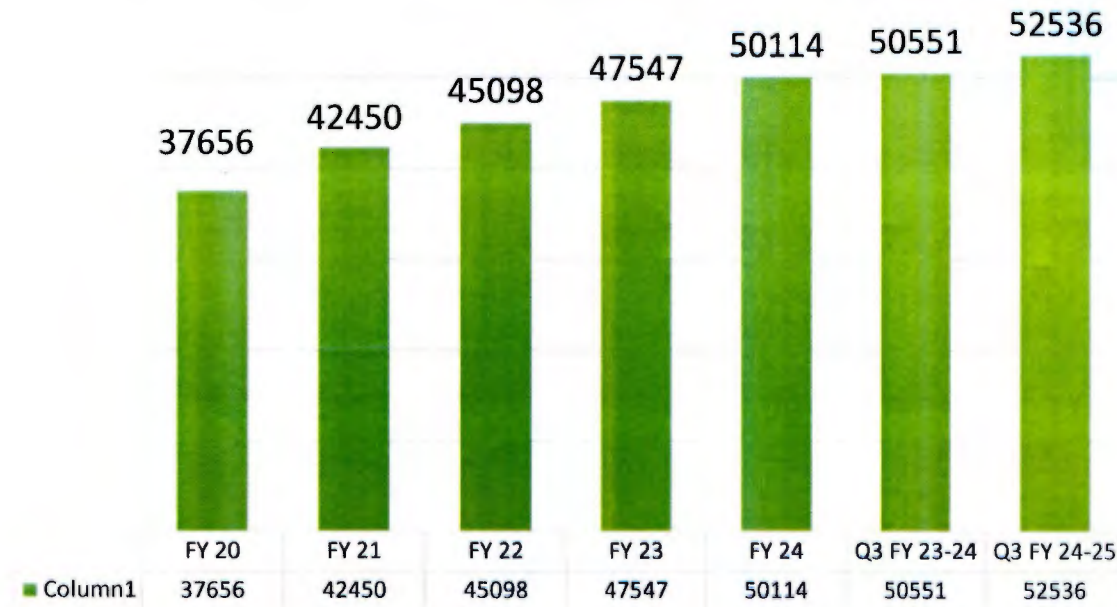


# Product Mix GWP Q3 FY 24-25





## Movement in Technical Reserves (Cr)







## Key Ratios

Ratios	Q3 FY 2024-25	Q3 FY 2023-24
Incurred Claim Ratio	97.38	98.07
Commission Ratio	9.50	8.74
Expense Ratio	12.19	13.53
Combined ratio	119.08	120.34
Solvency Ratio	1.90	1.72
ROE	0.04	5.08



## Segmental Performance

	Gross Written Premium			Net Earned Premium			Incurred Claim Ratio	
	Q3 FY 24-25	Q3 FY 23-24	YOY%	Q3 FY 24-25	Q3 FY 23-24	YOY%	Q3 FY 24-25	Q3 FY 23-24
Fire	4786	5264	-9.08	2129	2228	-4.44	68.08	87.13
Marine	793	736	7.74	419	384	9.20	58.01	41.73
Motor OD	4002	3981	0.53	3686	3537	4.21	108.45	108.14
Motor TP	4685	4262	9.92	4462	4278	4.30	102.41	93.09
Health incl. Per. Accdnt.	14745	14146	4.23	13455	12846	4.74	103.26	105.48
Others Misc.	3174	3036	4.55	1909	1797	6.25	64.19	62.72
<b>Total</b>	<b>32186</b>	<b>31425</b>	<b>2.42</b>	<b>26061</b>	<b>25071</b>	<b>3.95</b>	<b>97.38</b>	<b>98.07</b>





## Comments of the CMD- Ms Girija Subramanian

### The New India Assurance Company reports Profit After Tax of Rs. 641 Cr up to the quarter ending December 2024

The result for the nine-month period ended 31<sup>st</sup> Dec 2024 has been satisfactory. The gross written premium growth at 2.4% was muted as the company had taken a conscious call to not renew certain large accounts where premiums were inadequate. The operating metrics have shown improvement with the incurred claim ratio coming down from 98.07% to 97.38%. The improvement was despite the adverse impact of increased claim ratio in the Motor segment due to the lack of price increase in the Motor Third Party line of business. Despite the intermediary remuneration levels seeing an increase due to intense competition, the combined ratio improved for the period up to Dec 24 from 120.34% to 119.08%. The combined ratio for the quarter ended Dec 2024 was even better at 116.33% and our efforts will be to improve the combined ratio even further. The solvency ratio has improved from 1.81x in Sep 2024 to 1.90x in Dec 2024.

I am happy to announce that we have been able to renew the prestigious government health scheme in the state of Rajasthan which will cover close to 1.3 Cr families. The new policy which will start in February 2025 has seen a per-family premium increase of about 20%. The premium in the property segment has shown signs of hardening in Q4FY25. Overall growth momentum is expected to be better going forward.





# Thank You!

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