



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

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Website : www.newindia.co.in

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

February 24, 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 31st December, 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

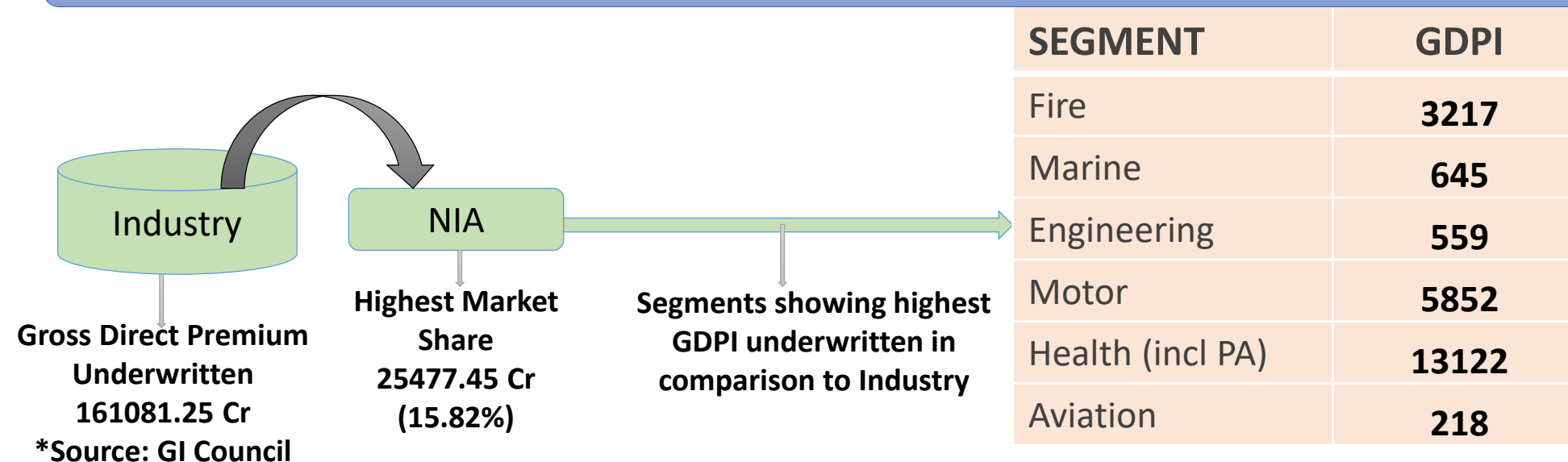
through international branches, agency offices and subsidiaries, including a box at Lloyd's, London

Overview

Amount in Crores

Leaders in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten Upto Q3 FY 21-22

Market leader in most major segments



Future Strategy

Increasing return on equity

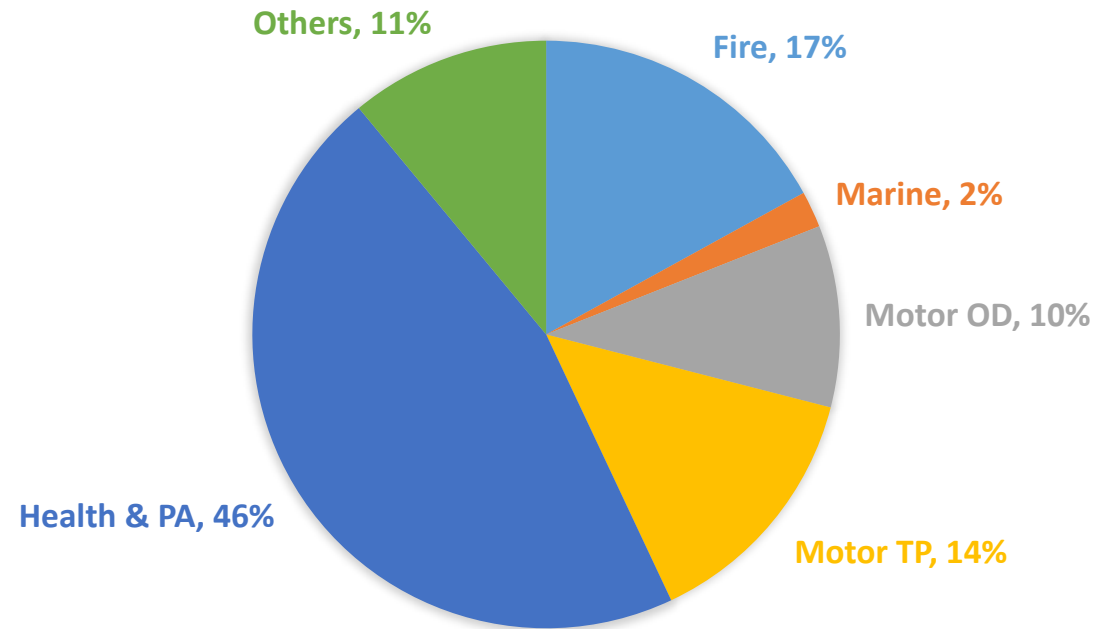
Maintain/Increase market share and leverage benefits of economies of scale driven by growth

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

Leverage technology to drive customer satisfaction, profitability and growth

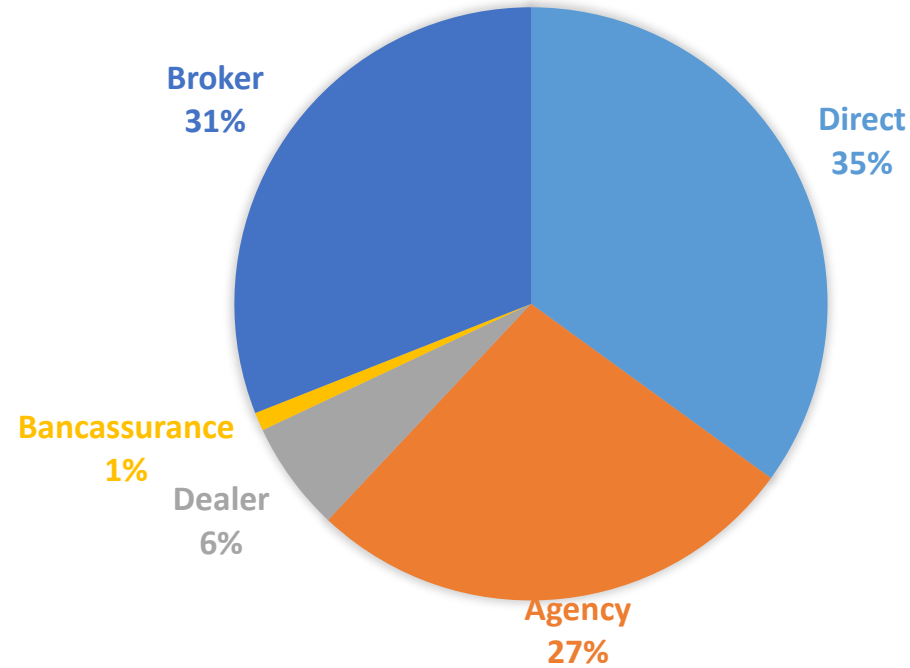
Business Mix – Global GWP Upto Q3 FY21-22

Gross Written Premium 27898 Cr

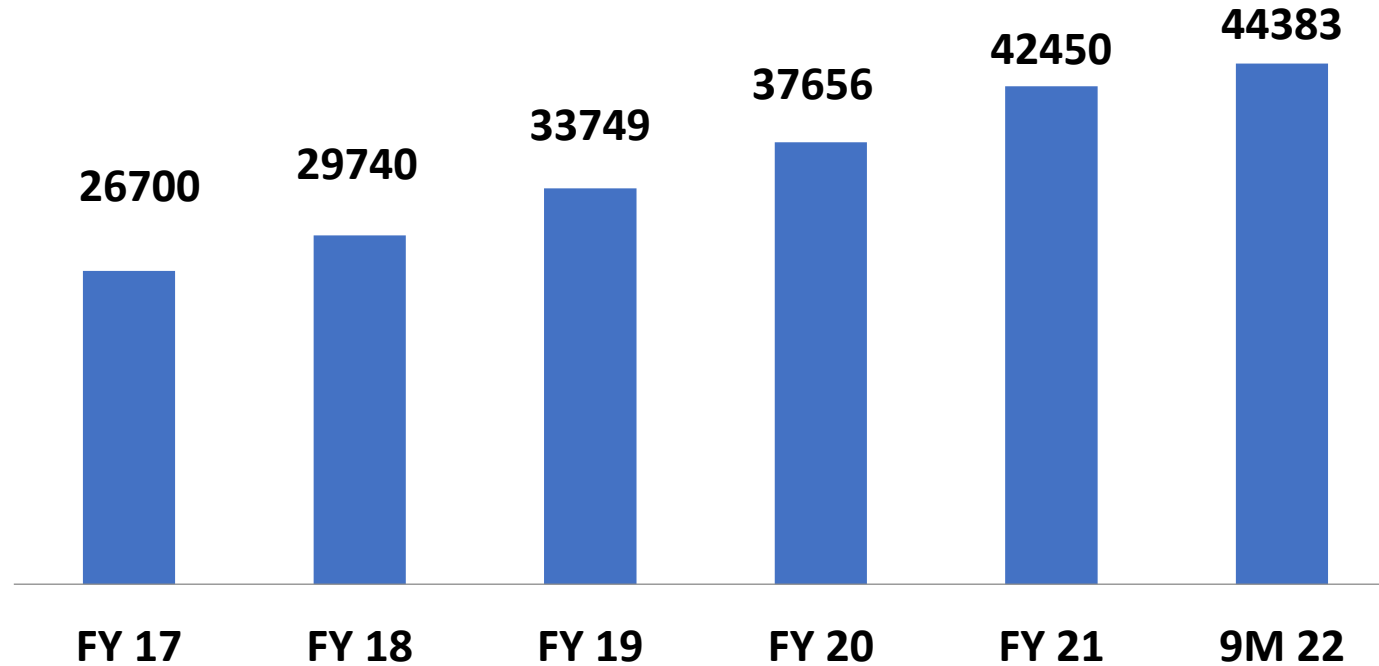


Distribution Mix – Indian Business Upto Q3 FY 21-22

Channel Mix



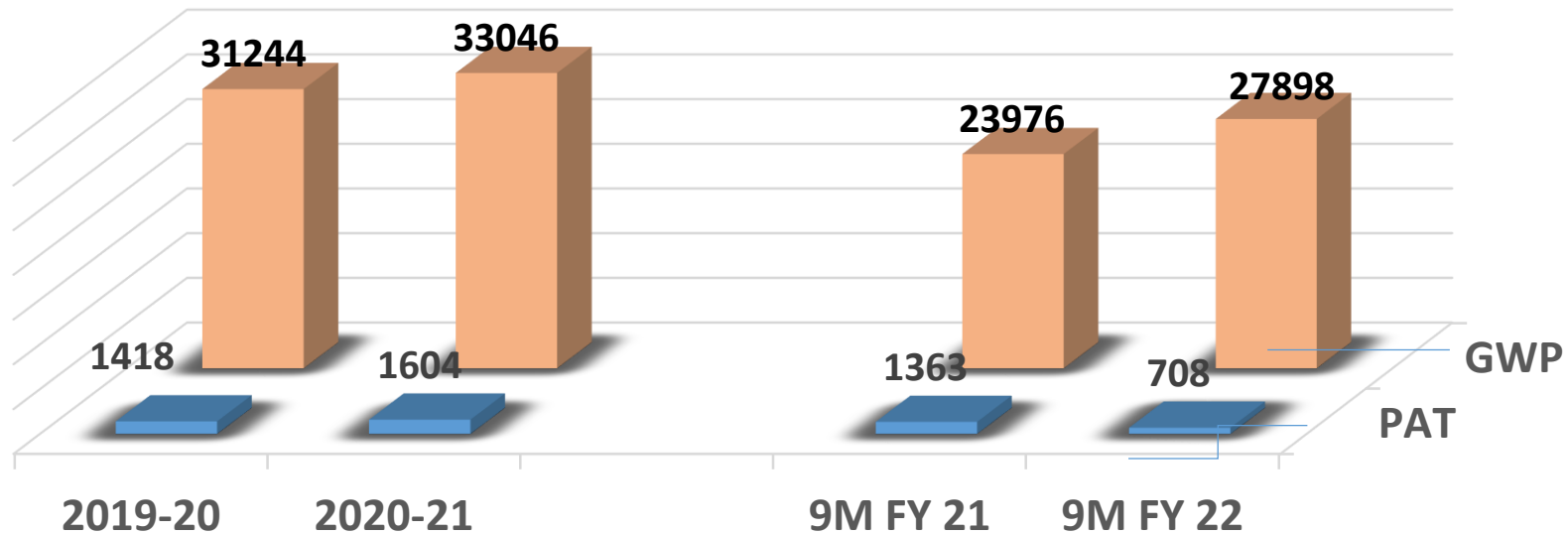
Movement in Technical Reserves (Cr)



Financial Snapshot

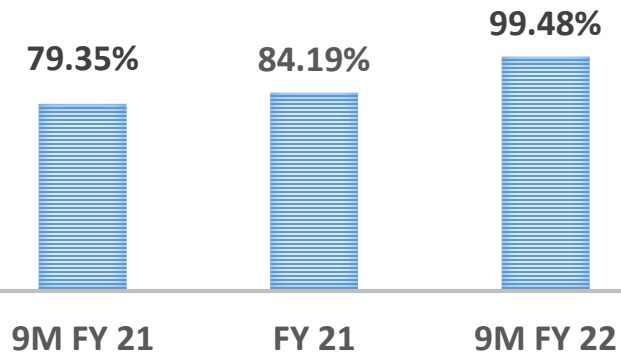
Amount in Crores

GWP- Gross Written Premium
 PAT- Profit after Tax

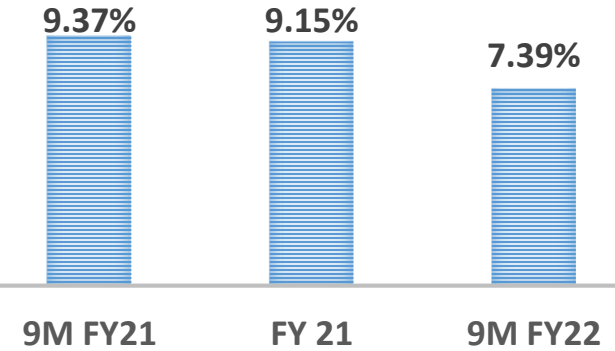


Key Ratios

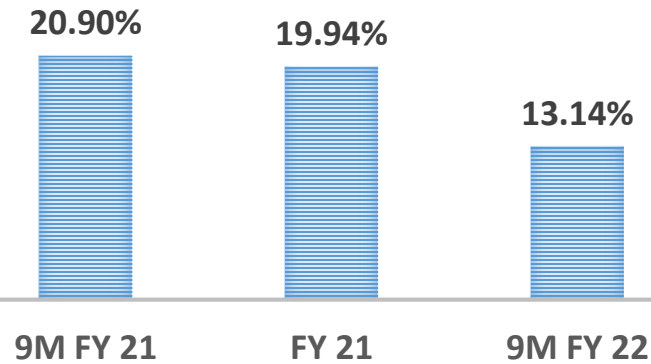
Incurred Claims Ratio



Commission Ratio

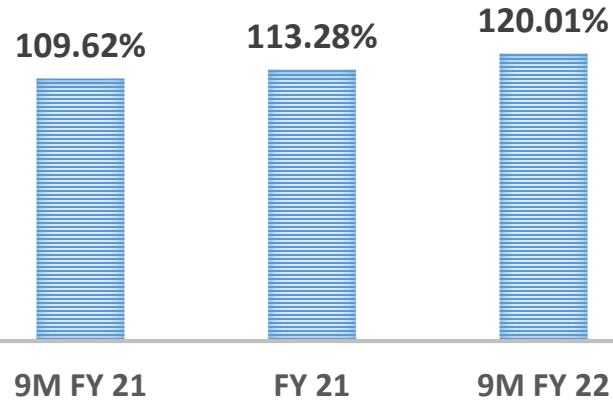


Expense Ratio

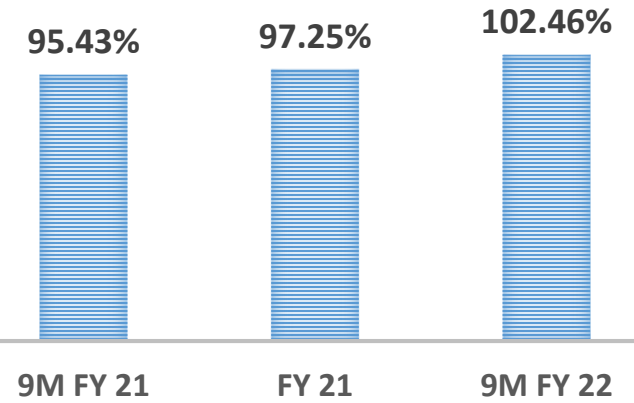


Key Ratios

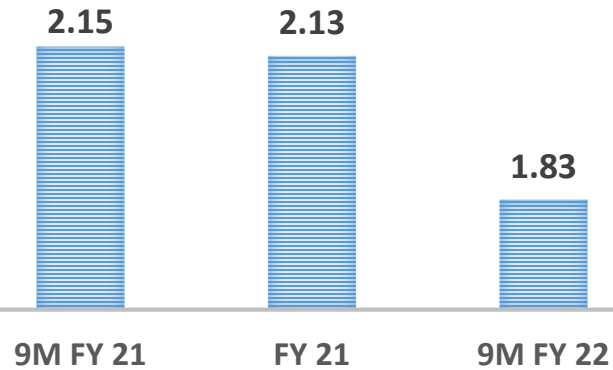
Combined Ratio



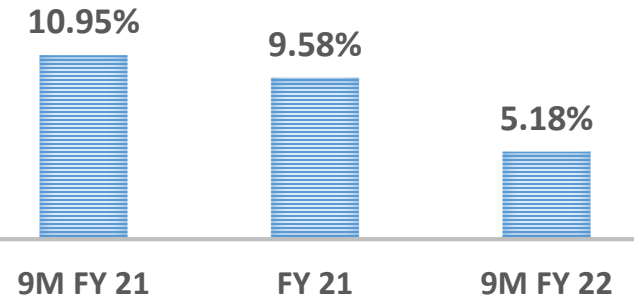
Adjusted Combined Ratio



Solvency Ratio



ROE



Segment Information

GWP	For 9M 2021-22 (in crores)	For 9M 2020-21 (in crores)	YoY %
Fire	4740	4537	4.47%
Marine	688	594	15.82%
Motor OD	2876	3168	-9.22%
Motor TP	3939	4350	-9.45%
Health including Personal Accident	12701	8372	51.71%
*Others	2954	2955	-0.03%
Total	27898	23976	16.36%

ICR %	For 9M 2021-22	For 9M 2020-21
Fire	71.97	76.10
Marine	62.12	65.85
Motor OD	98.55	75.53
Motor TP	78.19	68.49
Health including Personal Accident	122.64	85.58
*Others	62.39	90.42
Total	99.48	79.35

* Crop has been included in 'Others'

Comments of Mr. Atul Sahai, CMD

- “The company continued to report impressive premium growth with the GWP for the third quarter clocking an increase of 15.7% over the same quarter last year and 16.4% in the 9-month period compared to the same period last year. The company continues to grow faster than the industry and increase its market share.
- The profitability was impacted with the company settling close to 3216 Cr worth of COVID claims for the nine-month period ending 31st Dec 2021. The profit has however considerably improved sequentially with the PAT at 491 Cr compared to 127 Cr in the previous quarter.
- Net worth has increased from Rs.36,451 crores in March 21 to Rs.38,679 crores as at 31st December 2021.
- With the impact of third wave not expected to be as severe as the second wave the Company looks forward to better performance in the ensuing quarters.”



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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The New India Assurance Company Ltd

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