



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

**Ref. No.: NIACL/Inv/2021-22**

**June 11, 2021**

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,

**Re: Revised Investor Presentation**

Revised Investor Presentation for the Financial Year ended 31st March, 2021, 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)

Thanking You,

**Yours faithfully**  
**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.

## 102 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 29 states and 7 union territories

## Presence in 28 countries

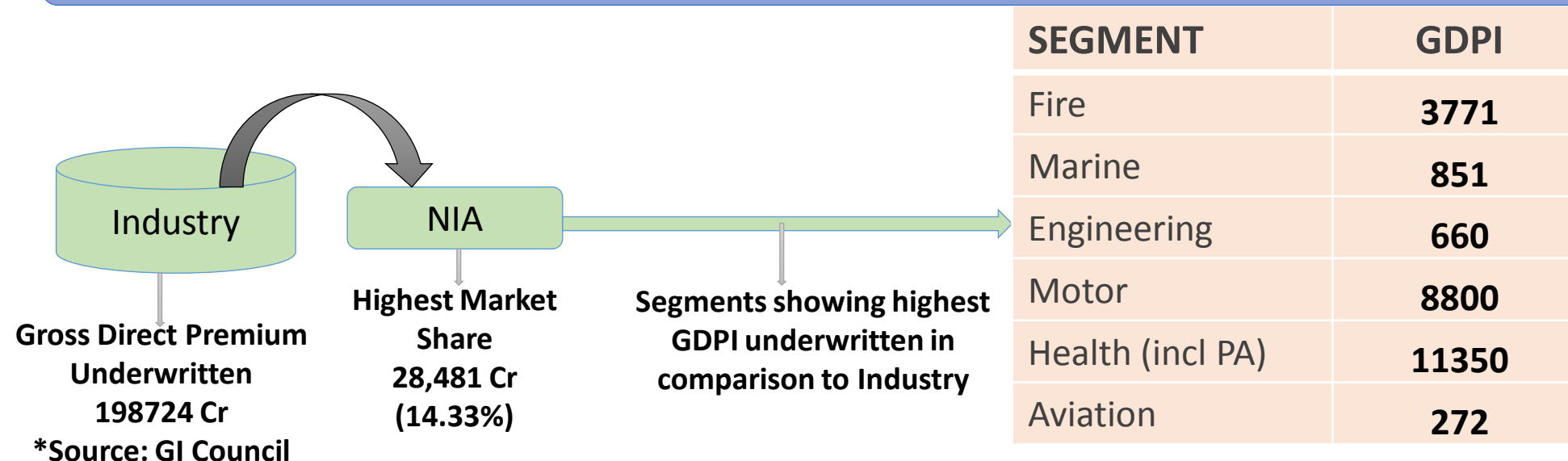
through international branches, agency offices and subsidiaries, including a box at Lloyd's, London

# Overview

Amount in Crores

**Leaders in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten for FY21**

**Market leader in most major segments**



## Future Strategy

# Increasing return on equity

Reducing combined ratio

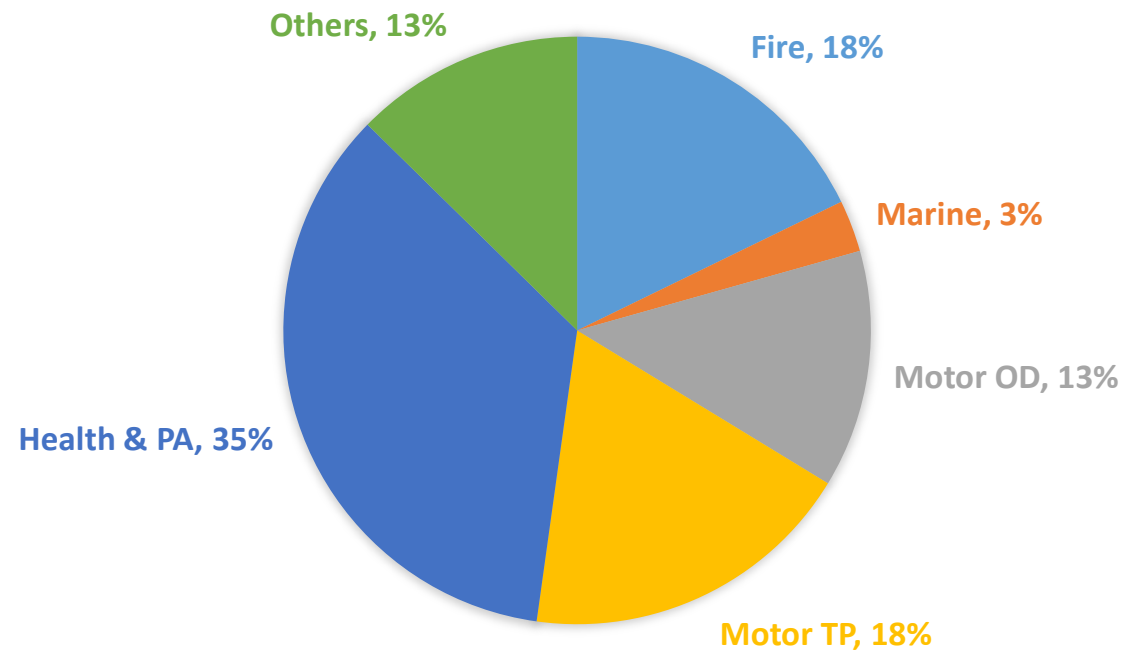
Maintain/Increase market share and leverage benefits of economies of scale driven by growth

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

Leverage technology to drive customer satisfaction, profitability and growth

# Business Mix – GWP FY21

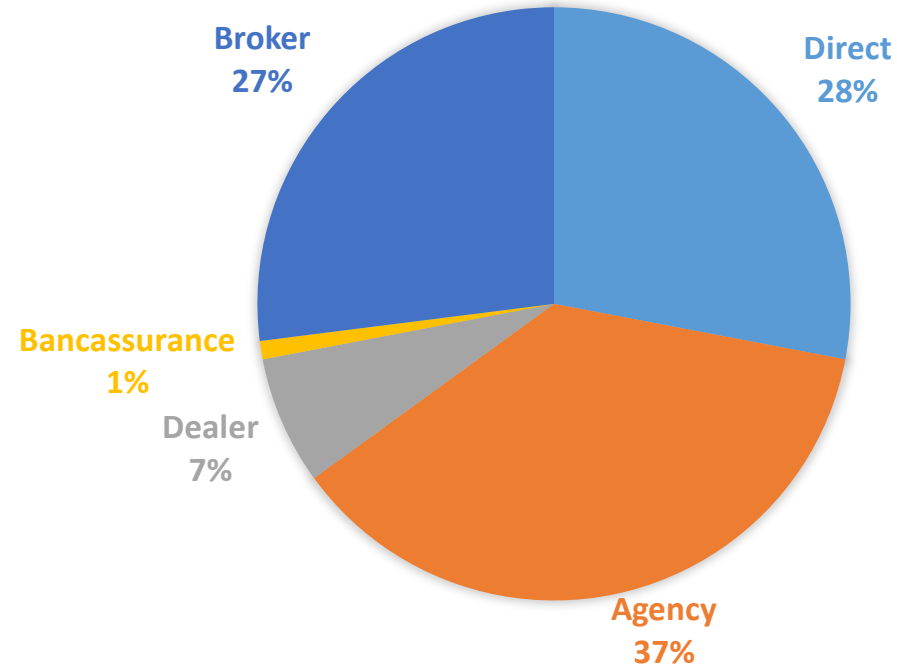
Gross Written Premium 33,045 Cr



# Distribution Mix – Indian Business FY21

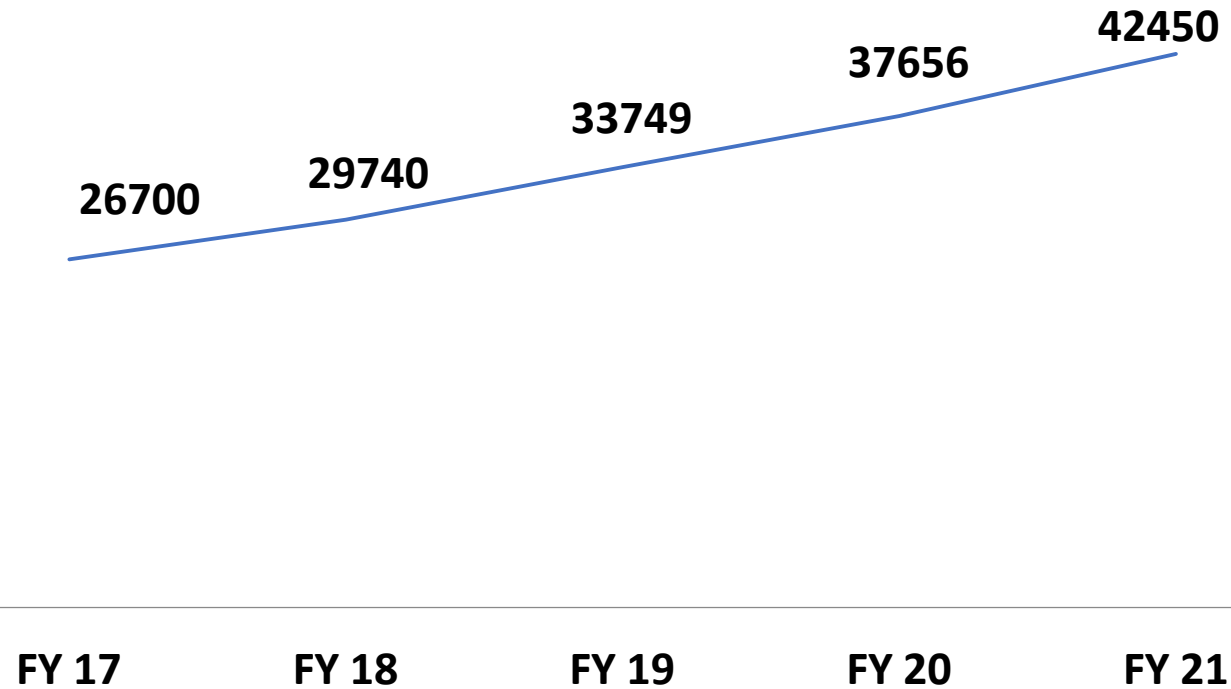
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Channel Mix



# Movement in Technical Reserves (Cr)

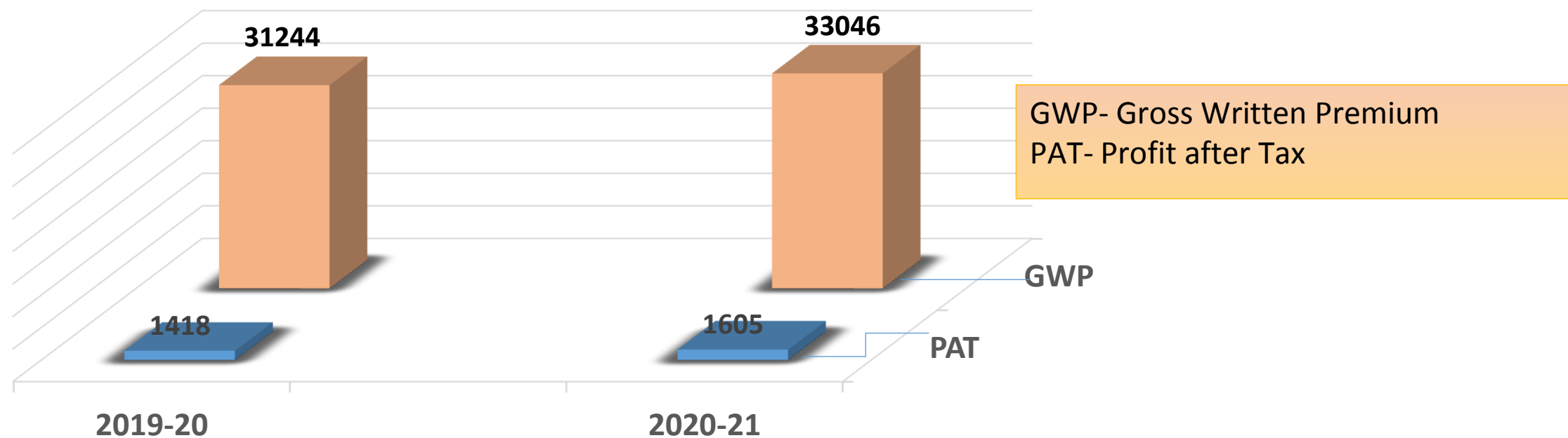
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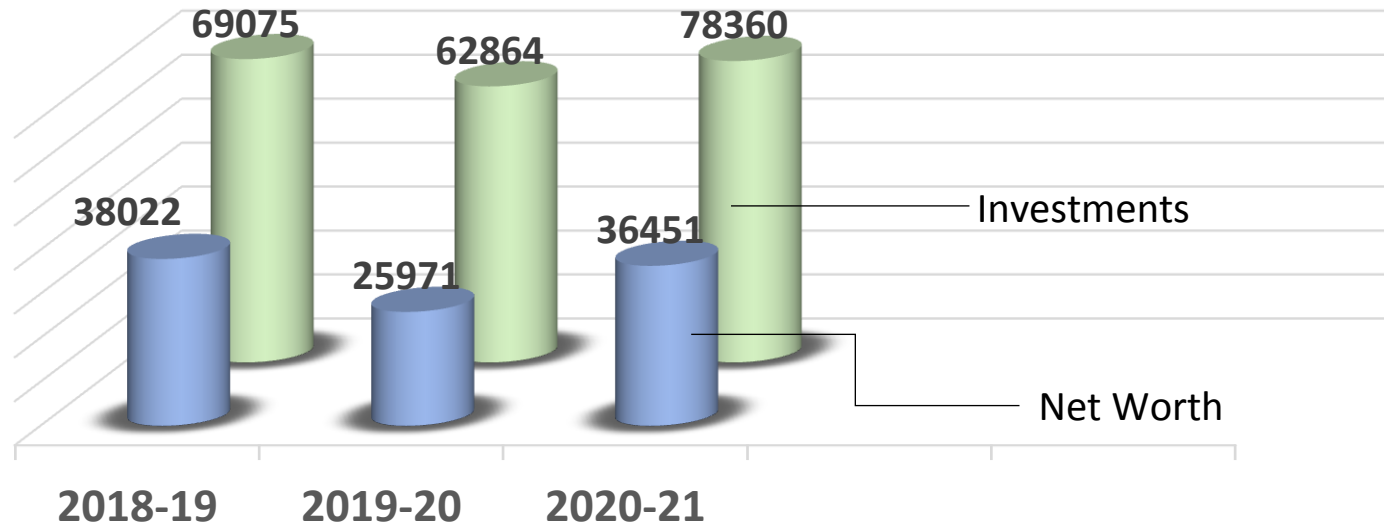
# Financial Snapshot

Amount in Crores



# Financial Snapshot

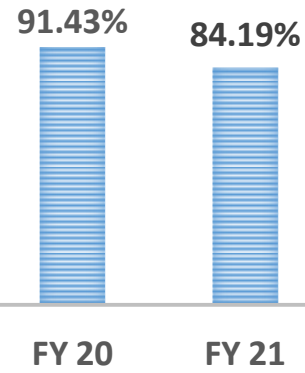
Amount in Crores



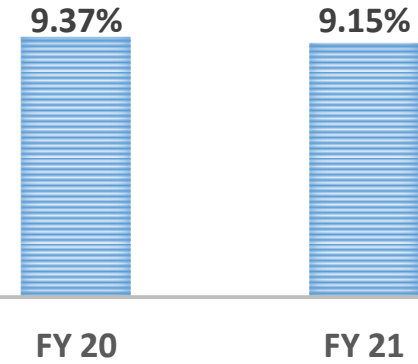
-Investments at Market Value  
 -Net Worth including Fair Value Change Account

# Key Ratios

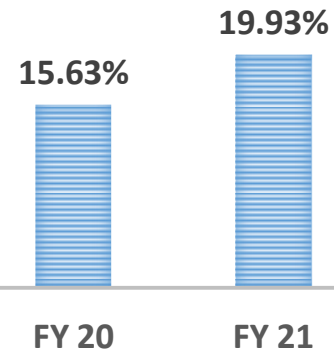
## Incurred Claims Ratio



## Commission Ratio

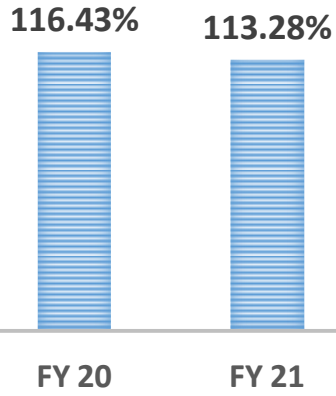


## Expense Ratio

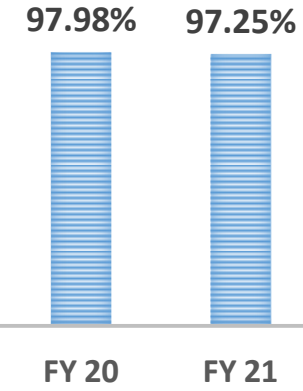


# Key Ratios

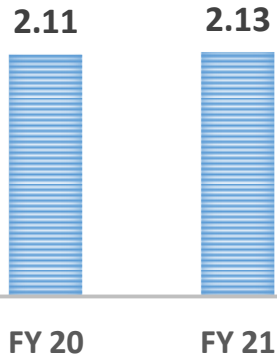
## Combined Ratio



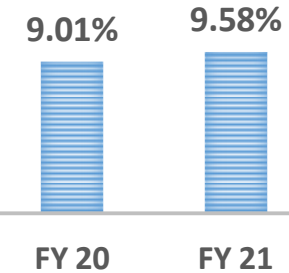
## Adjusted Combined Ratio



## Solvency Ratio



## ROE



# Segment Information

GWP	FY 20-21 (in crores)	FY 19-20 (in crores)	YoY %
Fire	5878	5061	16.14
Marine	940	847	10.98
Motor OD	4322	4436	-2.57
Motor TP	6110	6135	-0.41
Health including Personal Accident	11617	9941	16.86
*Others	4179	4824	-13.37
<b>Total</b>	<b>33046</b>	<b>31244</b>	<b>5.77</b>

ICR %	FY 20-21	FY 19-20
Fire	74.07	76.13
Marine	73.53	68.04
Motor OD	85.33	82.00
Motor TP	73.17	87.81
Health including Personal Accident	92.79	100.83
*Others	85.92	103.25
<b>Total</b>	<b>84.19</b>	<b>91.43</b>

\* Crop has been included in 'Others'

# Comments of Mr. Atul Sahai, CMD

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*“FY21 was a challenging year. Apart from COVID-19 pandemic related issues at the beginning as well as towards the end of the year, the industry also witnessed a few catastrophe events as well. However, the company was able to put up a resilient performance. The company grew by 6.2% versus industry growth of 5.2% and increased its market share to 14.33%. There was a substantial improvement in incurred claim ratio. This improvement was despite CAT event related losses of 150 Cr. The expense ratio increased steeply due to increase in employee pension liability driven by higher annuity costs. The results were also adversely impacted due to a few one-off provisions. This includes provision for bad debts of close to 165 Cr primarily pertaining to some old receivables, as well investment provisions of about 369 Cr primarily pertaining to debt instruments which have defaulted. Foreign operations continue to be profitable and solvency ratio was healthy at 2.13x”.*



# About Us

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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:

Titus Francis (CFO)

**The New India Assurance Company Ltd**

*Email: [cfo@newindia.co.in](mailto:cfo@newindia.co.in)*

