



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

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

June 10, 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: Investor Presentation

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

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

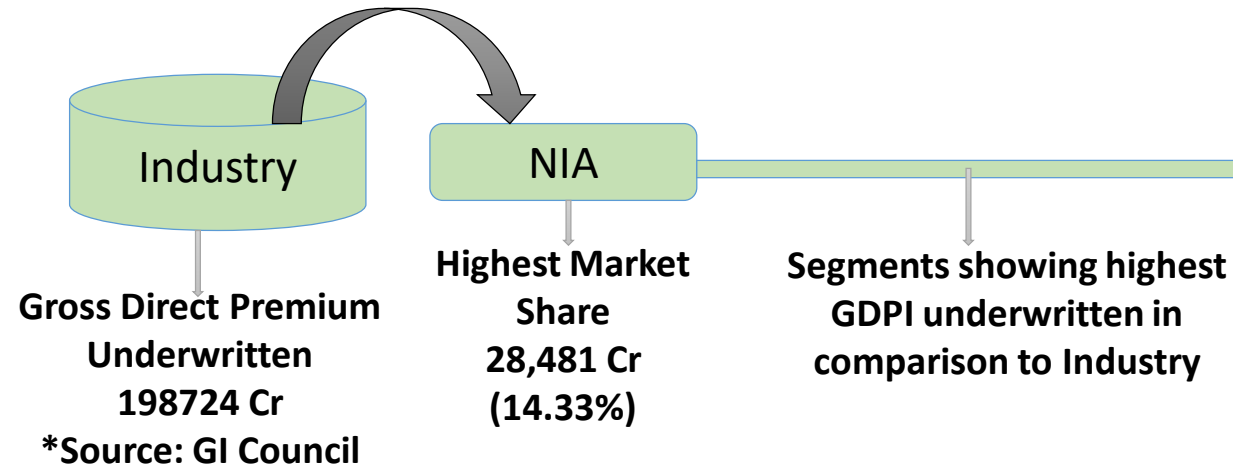
through international branches, agency offices and subsidiaries, including a box at Lloyd's, London

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



SEGMENT	GDPI
Fire	3771
Marine	851
Engineering	660
Motor	8800
Health (incl PA)	11350
Aviation	272

Future Strategy

Increasing return on equity

Reducing combined ratio

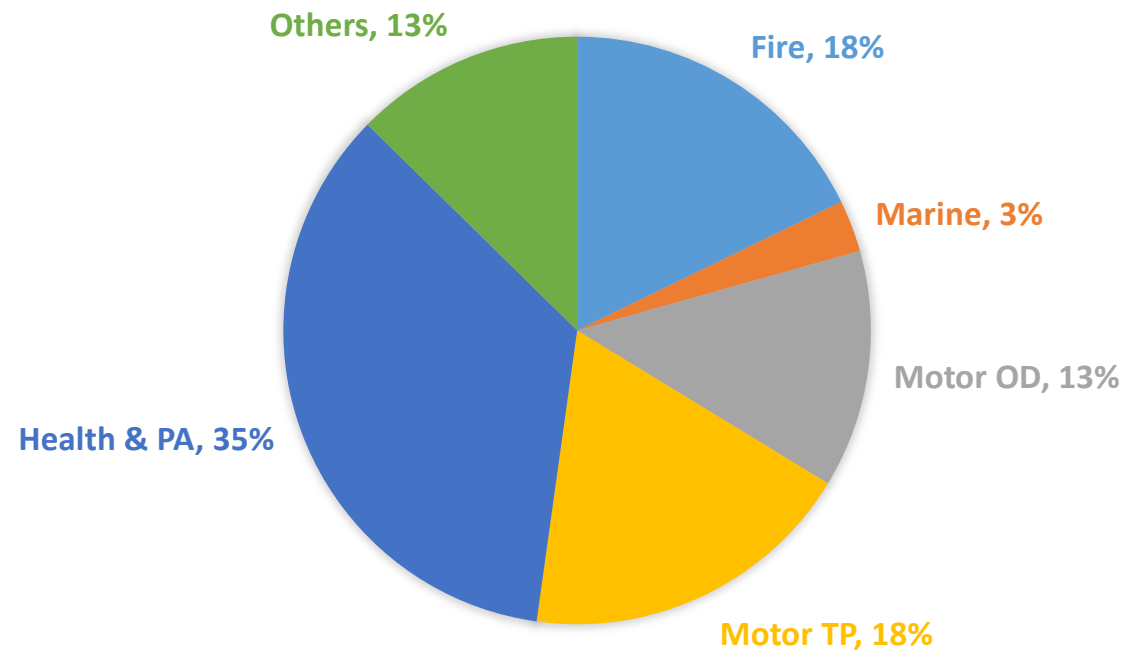
Maintain/Increase market share and leverage benefits of economies of scale driven by growth

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

Leverage technology to drive customer satisfaction, profitability and growth

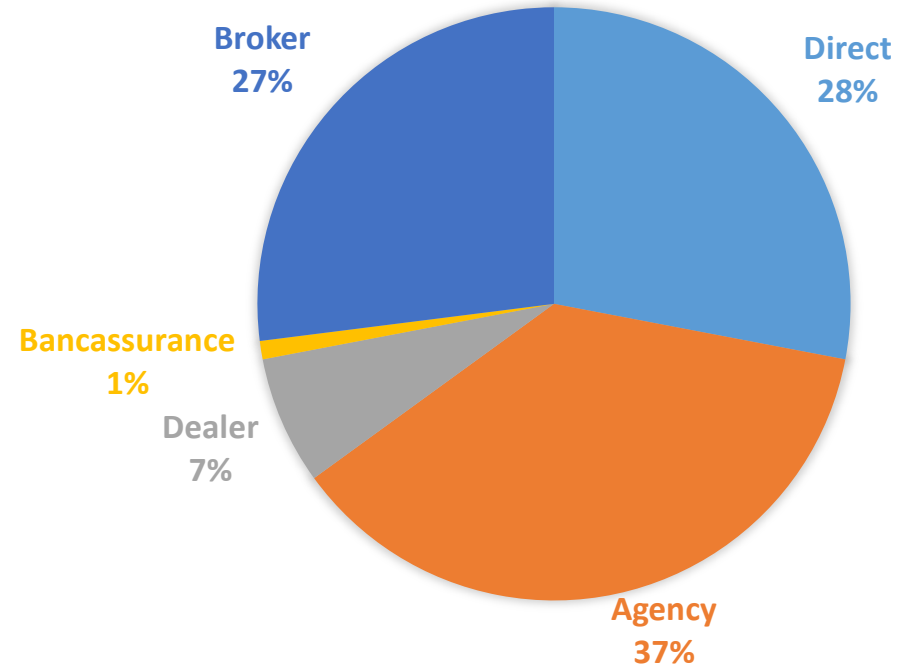
Business Mix – GWP FY21

Gross Written Premium 33,045 Cr

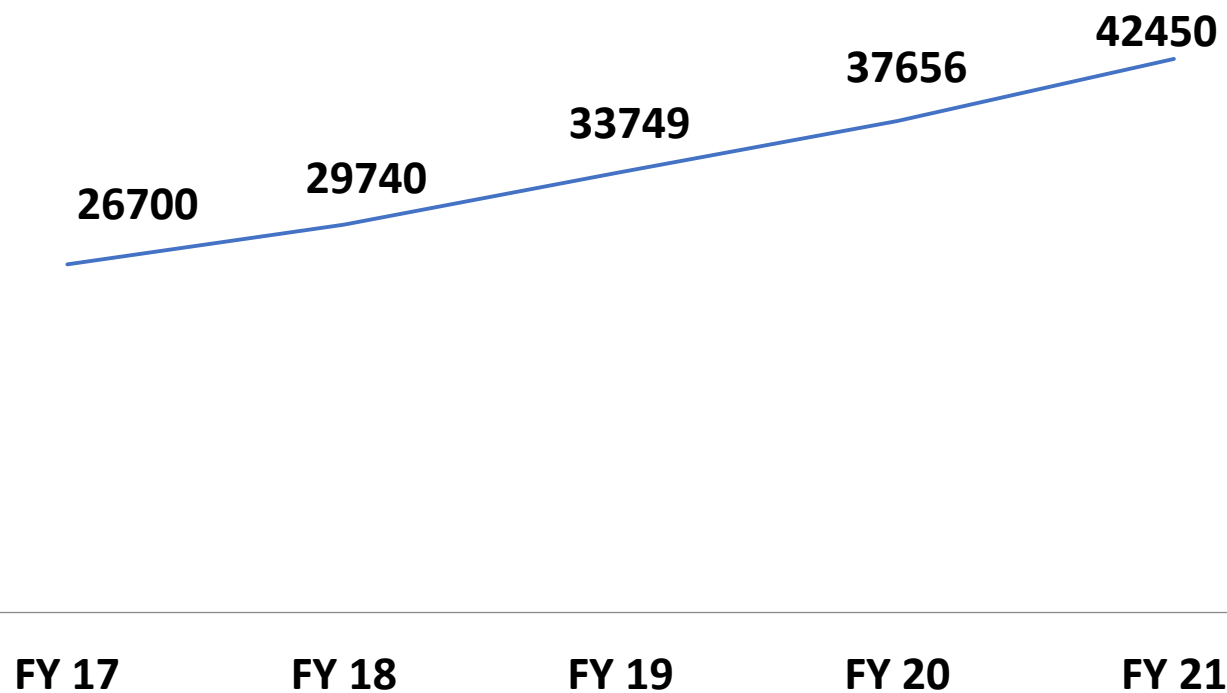


Distribution Mix – Indian Business FY21

Channel Mix

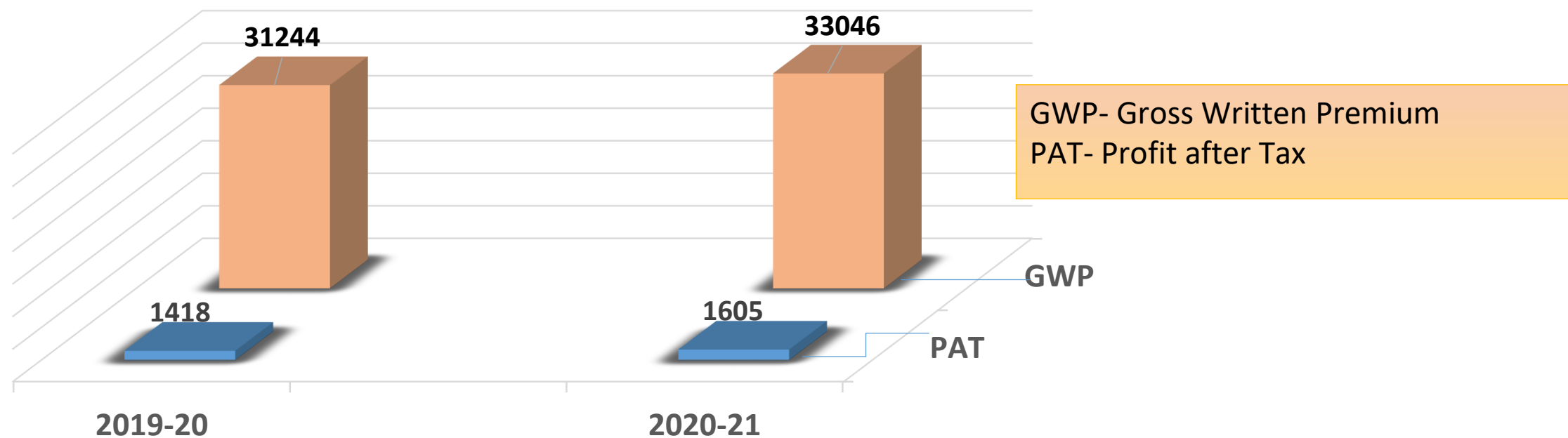


Movement in Technical Reserves (Cr)



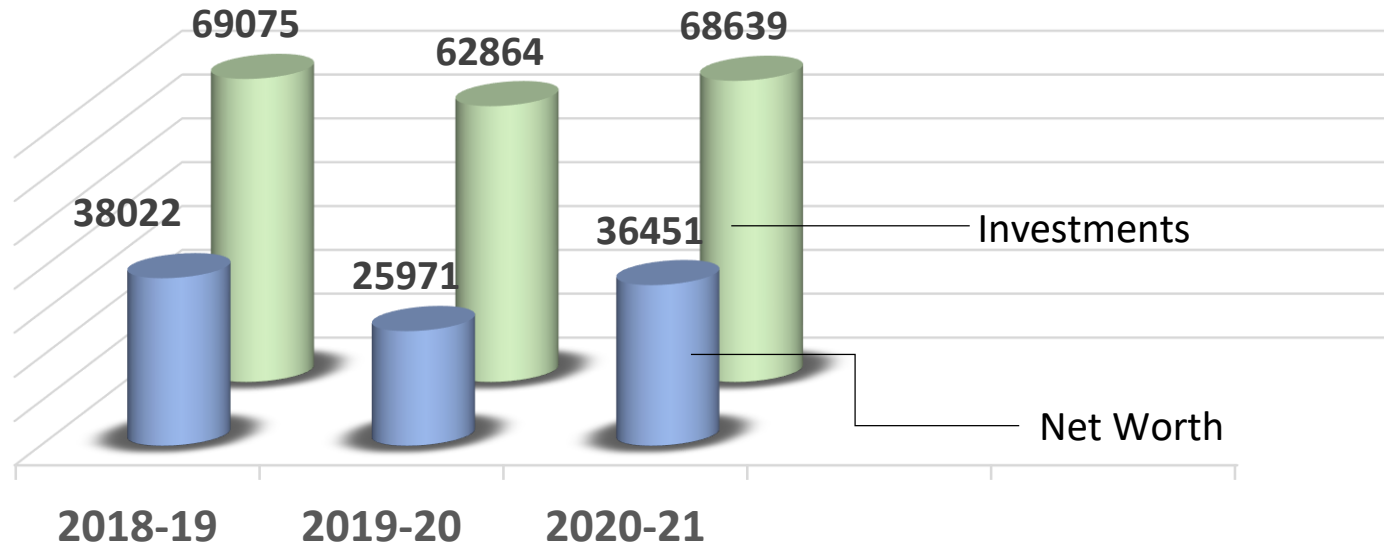
Financial Snapshot

Amount in Crores



Financial Snapshot

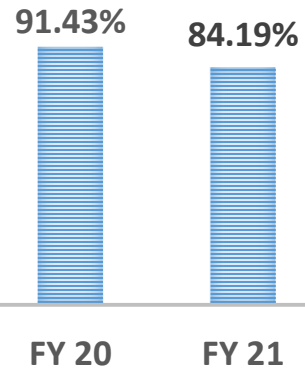
Amount in Crores



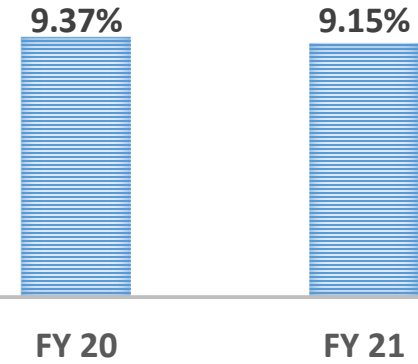
-Investments at Market Value
 -Net Worth including Fair Value Change Account

Key Ratios

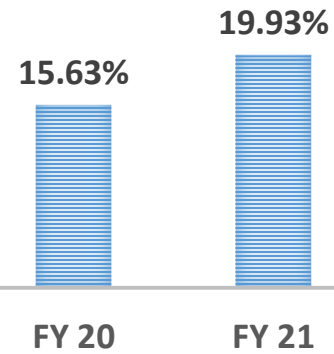
Incurred Claims Ratio



Commission Ratio

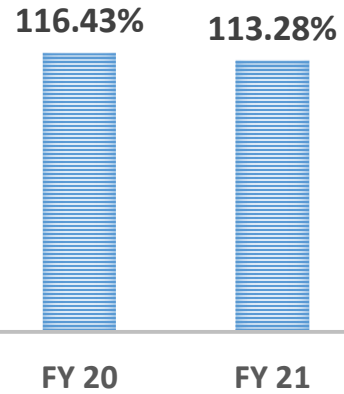


Expense Ratio

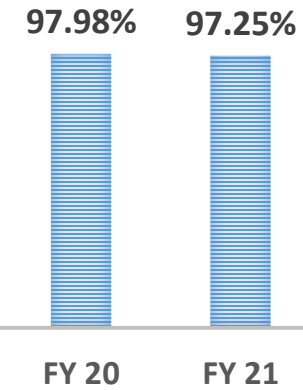


Key Ratios

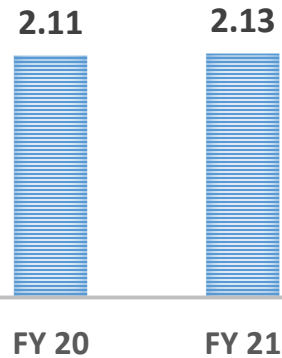
Combined Ratio



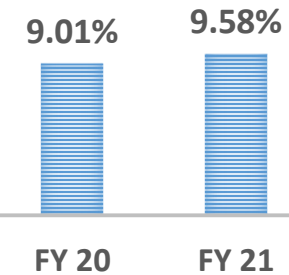
Adjusted Combined Ratio



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
Total	33046	31244	5.77

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
Total	84.19	91.43

* Crop has been included in 'Others'

Comments of Mr. Atul Sahai, CMD

“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

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

Email: cfo@newindia.co.in

