



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/2019-20

November 15, 2019

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 half year ending 30th September 2019, uploaded for your kind information and record.

Yours Sincerely,

For The New India Assurance Company Ltd.

Jayashree Nair
Company Secretary & Chief Compliance Officer





Half Year ended
30.09.2019
Investor Presentation



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, profit after tax and number of branches

c.100 years of operations
Incorporated in 1919
A- rating by AM Best and AAA by CRISIL

~30 million policies
issued in FY2019 across all product segments

14.18% market share in H1FY20
Leadership in all lines of business other than crop insurance

2,400+ 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



Future Strategy

Increasing Return on Equity

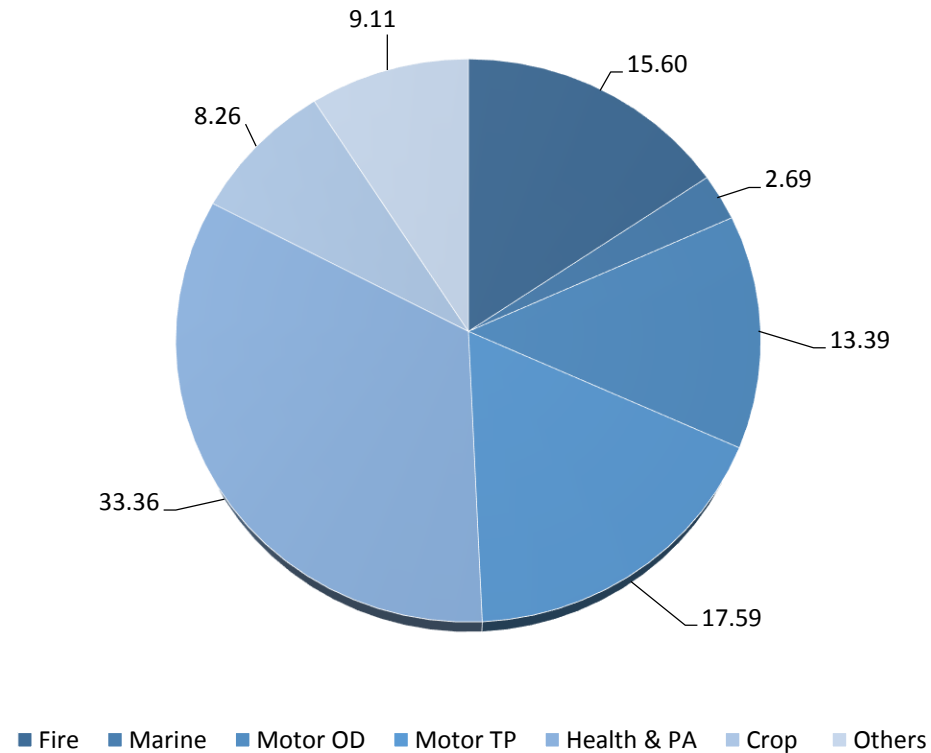
Improve underwriting profitability by reducing the incurred claim ratio

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

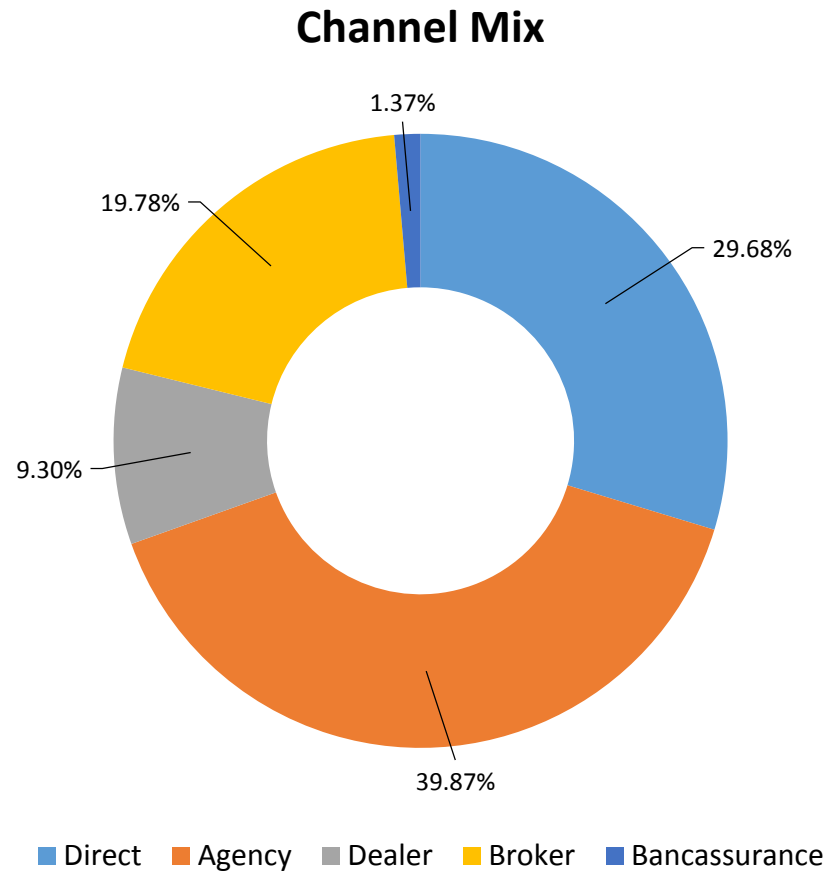
Leverage technology to drive customer satisfaction, profitability and growth

Business Mix – Global GWP H1 FY 2019-20

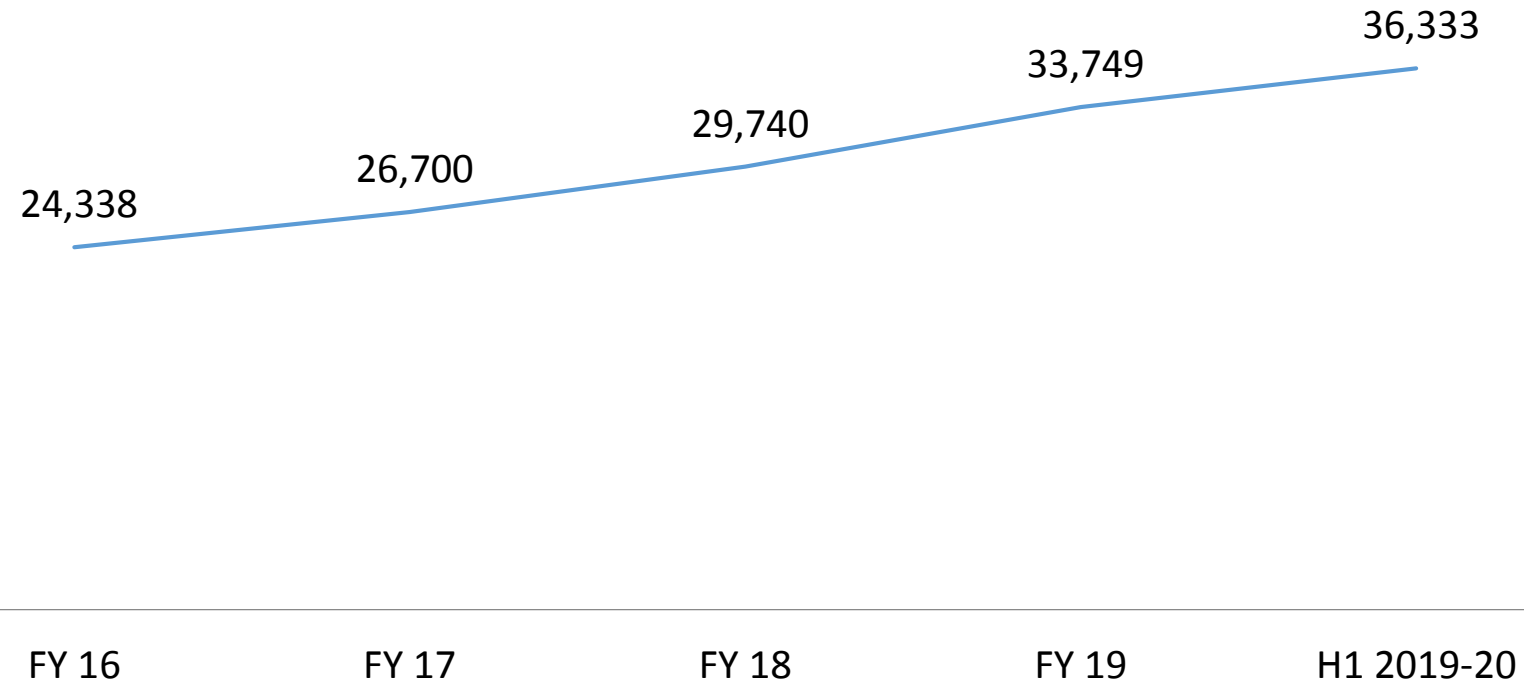
Gross Written Premium 16,110 Cr



Distribution Mix – Indian Business FY19

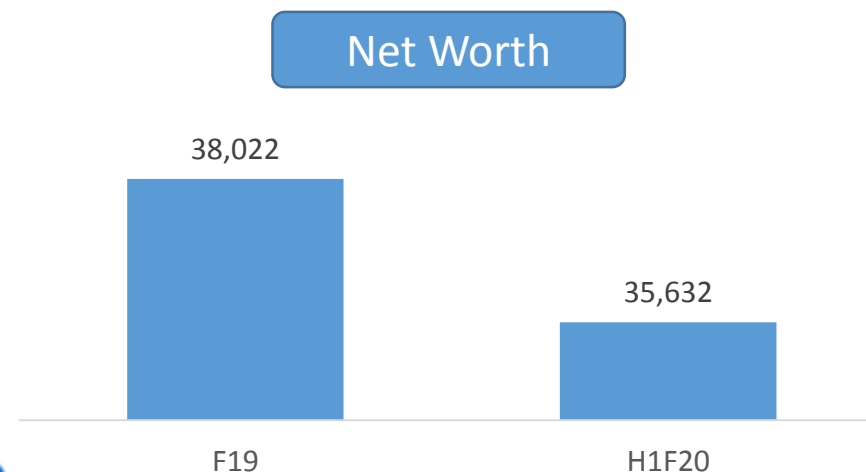
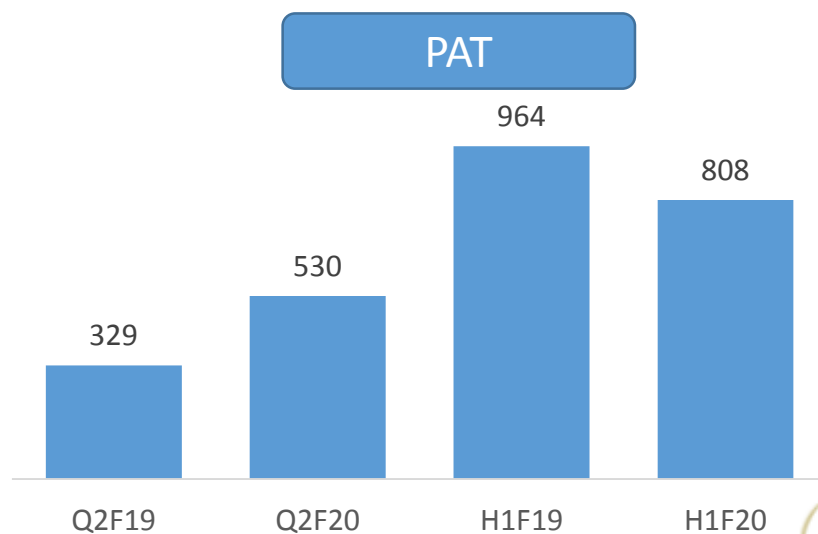
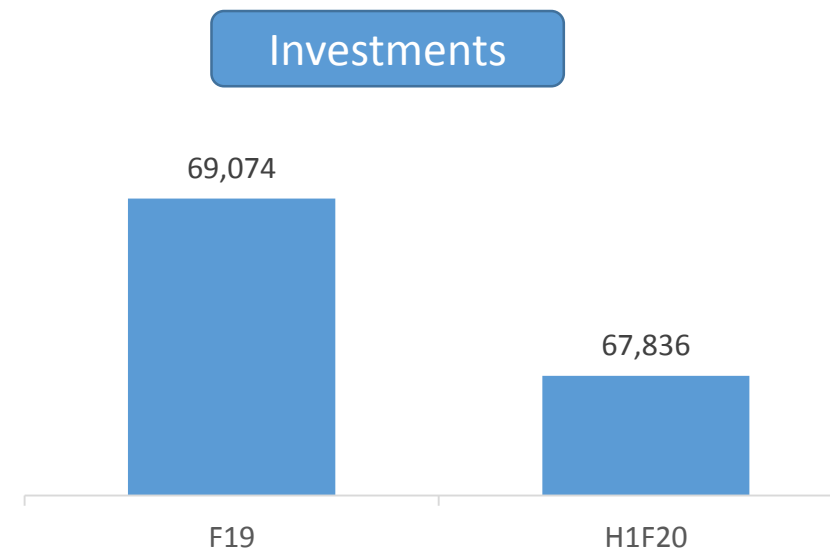
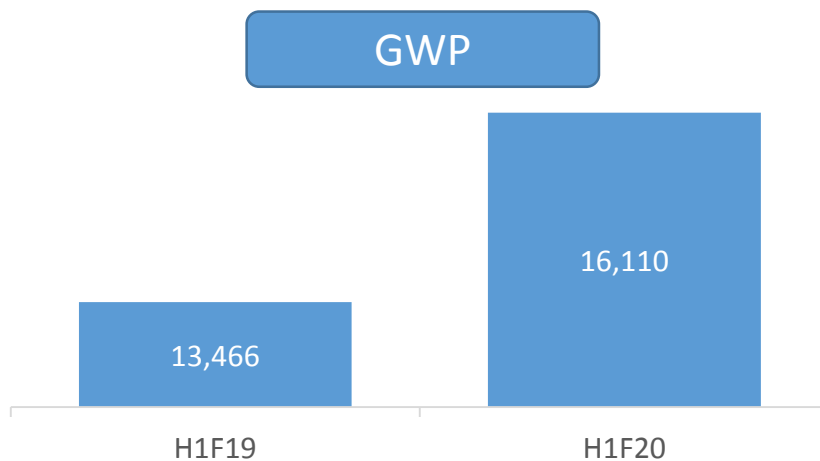


Movement in Technical Reserves (Cr)



Financial Snapshot

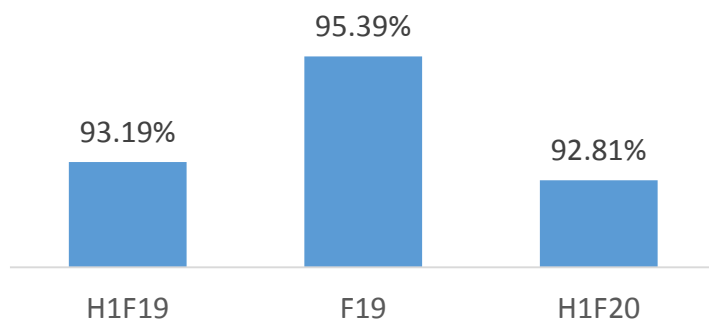
Amount in Crores



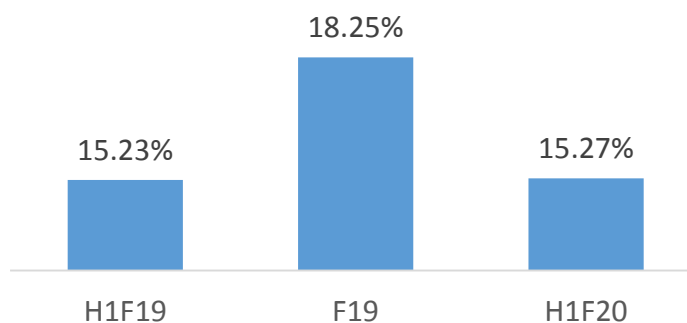
*Leadership
& Beyond...*

Key Ratios

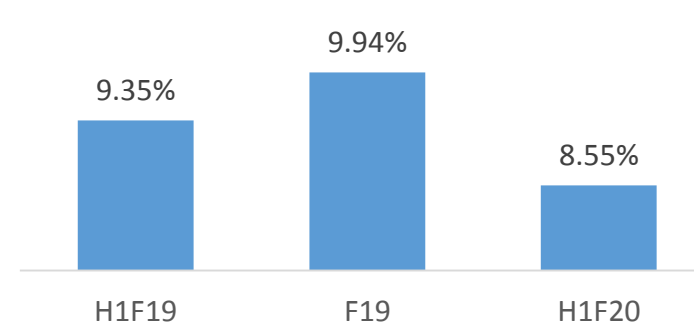
Incurred Claims Ratio



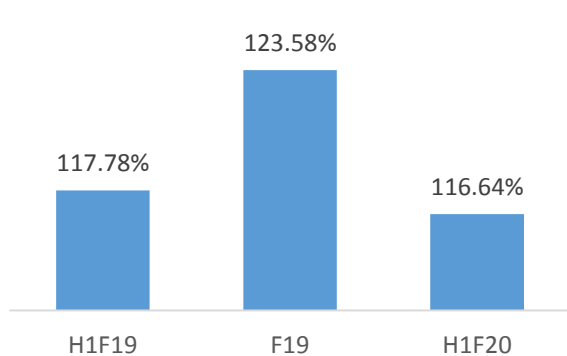
Expense Ratio



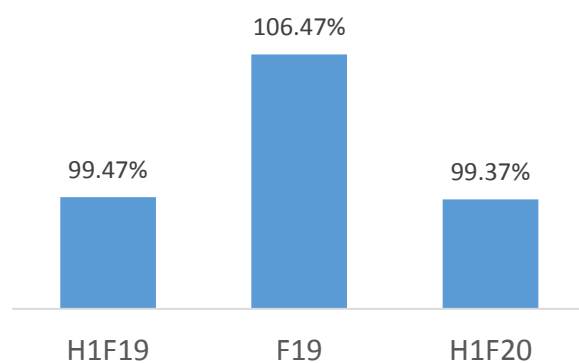
Commission Ratio



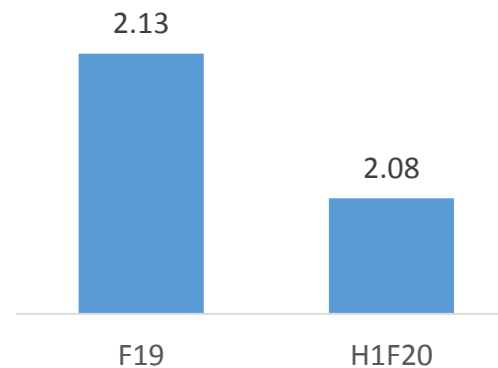
Combined Ratio



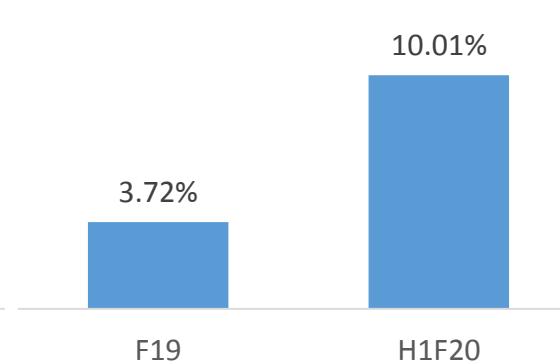
Adjusted Combined Ratio



Solvency Ratio



ROE



Segmental Information

GWP(in crores)	Q2 F20	Q2 F19	YoY %
Fire	1,021.54	842.75	21.21%
Marine	207.35	164.20	26.28%
Motor OD	1,075.26	1,047.86	2.61%
Motor TP	1,523.55	1,350.36	12.83%
Health	2,315.29	1,848.55	25.25%
Personal Accident	82.52	167.88	-50.85%
Crop	1,328.37	519.07	155.91%
Others	695.12	564.46	23.15%
Total	8,249.00	6505.13	26.81%

ICR %	Q2 F20	Q2 F19
Fire	87.83%	130.81%
Marine	55.41%	129.34%
Motor OD	76.61%	78.32%
Motor TP	92.48%	93.67%
Health	98.14%	100.40%
Personal Accident	133.27%	174.16%
Crop	136.19%	273.07%
Others	97.35%	79.10%
Total	92.85%	98.51%

Comments of Mr. Atul Sahai, CMD

“It is heartening that the Company has recorded encouraging results despite a challenging operating environment. These results are despite the Company incurring significant losses to its net, to the tune of 335 crores during the quarter due to floods in different parts of the country. There is slow down in motor segment. Provisions towards bad debts and diminution in value of certain equity investments further impacted profitability by 40 crores in the quarter.

Foreign business continued to be profitable during the quarter.

The solvency ratio at 2.08X remains higher than the IRDAI mandated control level solvency ratio of 1.5X.

The company continues its focus on reducing the loss ratio and combined ratio and deliver better results going forward.”



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 for more than 40 years.

New India Assurance has been leading the market, apart from premium, in reserves & net worth for many years.

For further information please contact:

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The New India Assurance Company Ltd

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Email: cfo@newindia.co.in

