



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/2020-21

November 17, 2020

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,

Sub: Investor Presentation

Investor Presentation for the half year ending 30th September, 2020, uploaded for your kind information and record.

Yours Sincerely,

For The New India Assurance Company Ltd.

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 FY2020 across all product segments

2,400+ offices in India

across 29 states and 7 union territories

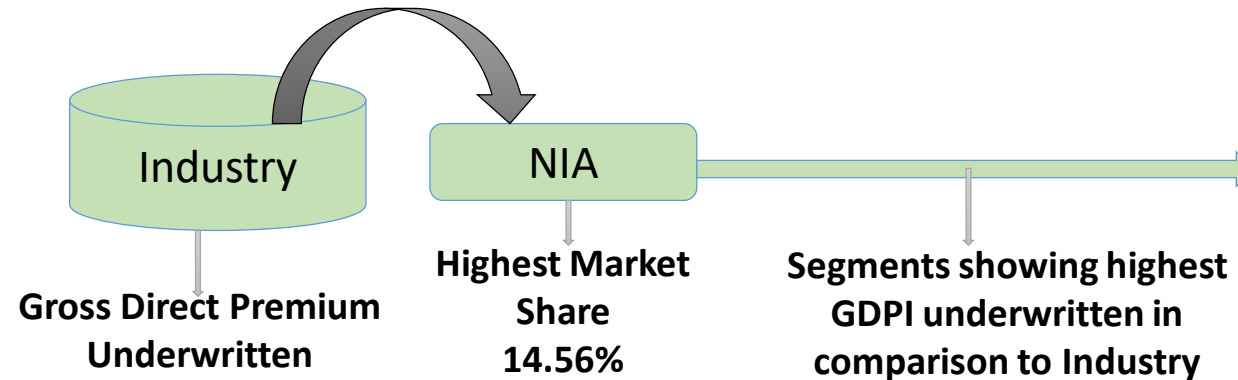
Presence in 28 countries

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

Overview

Amount in Crores

**Leaders in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten
 H1 FY 20-21**



SEGMENT	GDPI
Fire	2075
Marine Hull	158
Engineering	302
Motor TP	2678
Health	5424
Aviation	107
Liability	276

Future Strategy

Increasing Return on Equity



Reducing combined ratio

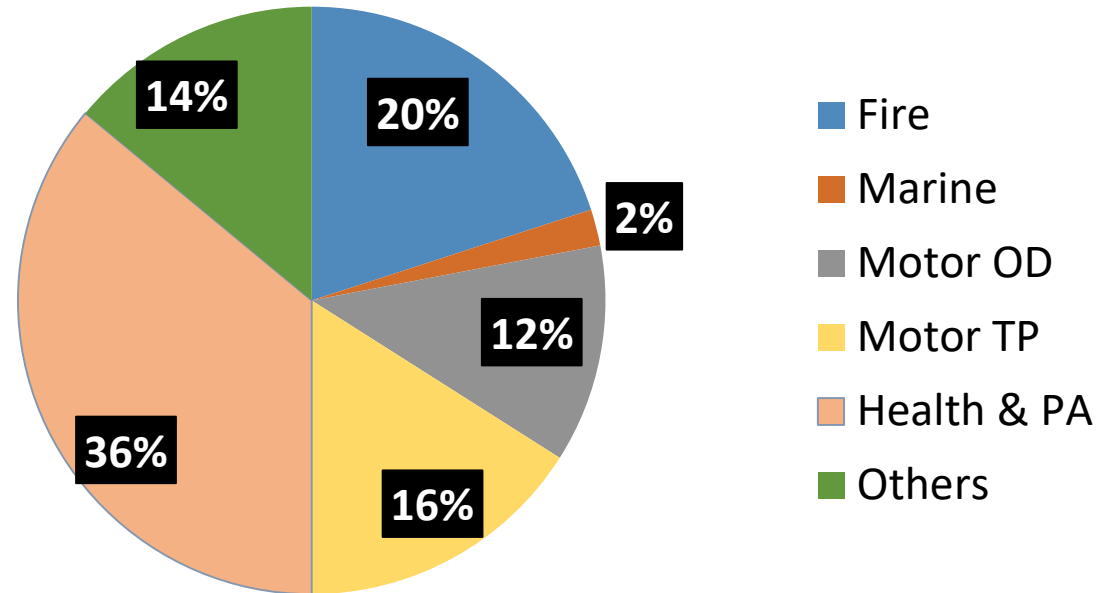
Maintain/Increase market share and leverage benefits of economies of scale driven by growth

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

Leverage technology to drive customer satisfaction, profitability and growth

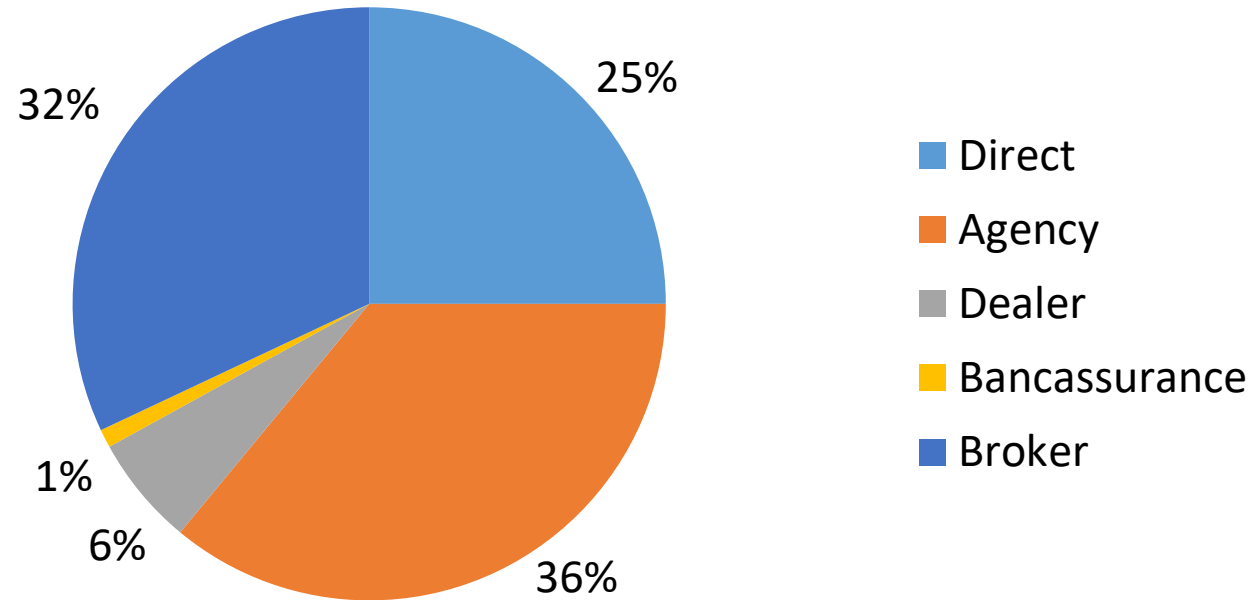
Business Mix – Global GWP H1 FY20-21

Gross Written Premium 16146 Cr

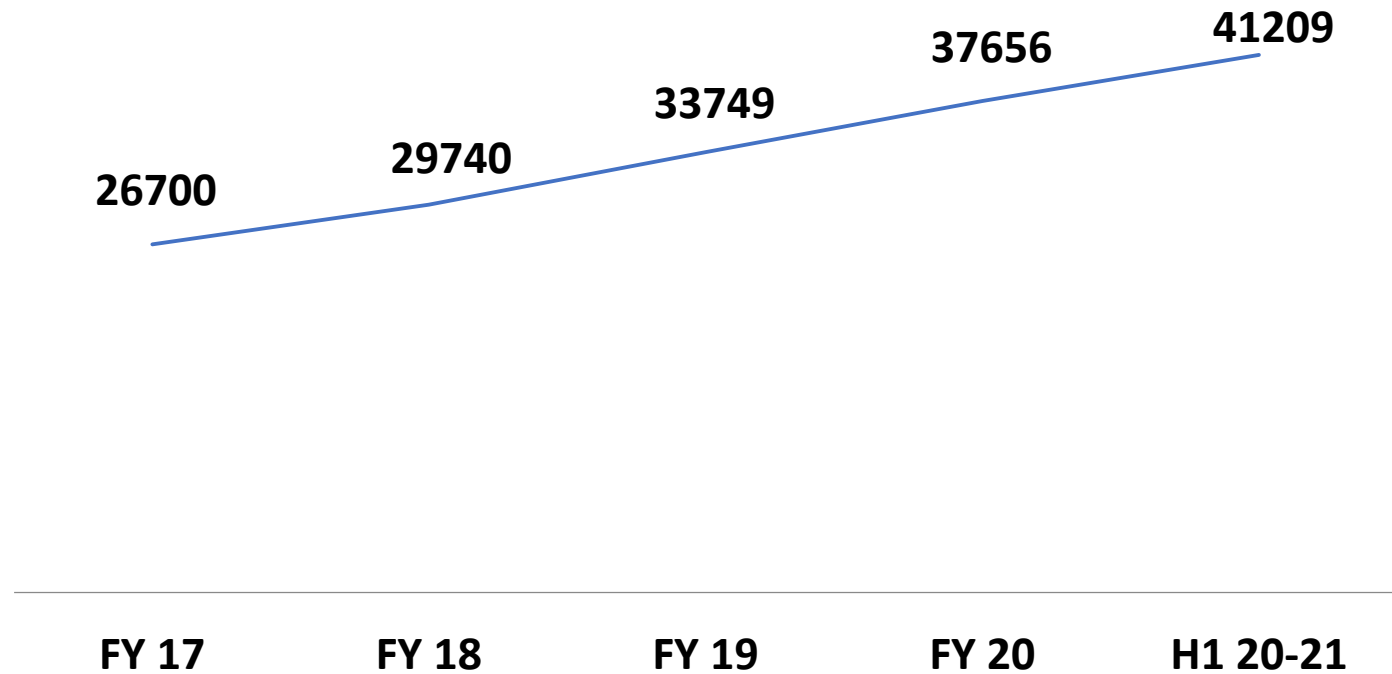


Distribution Mix – Indian Business H1 FY 20-21

Channel Mix



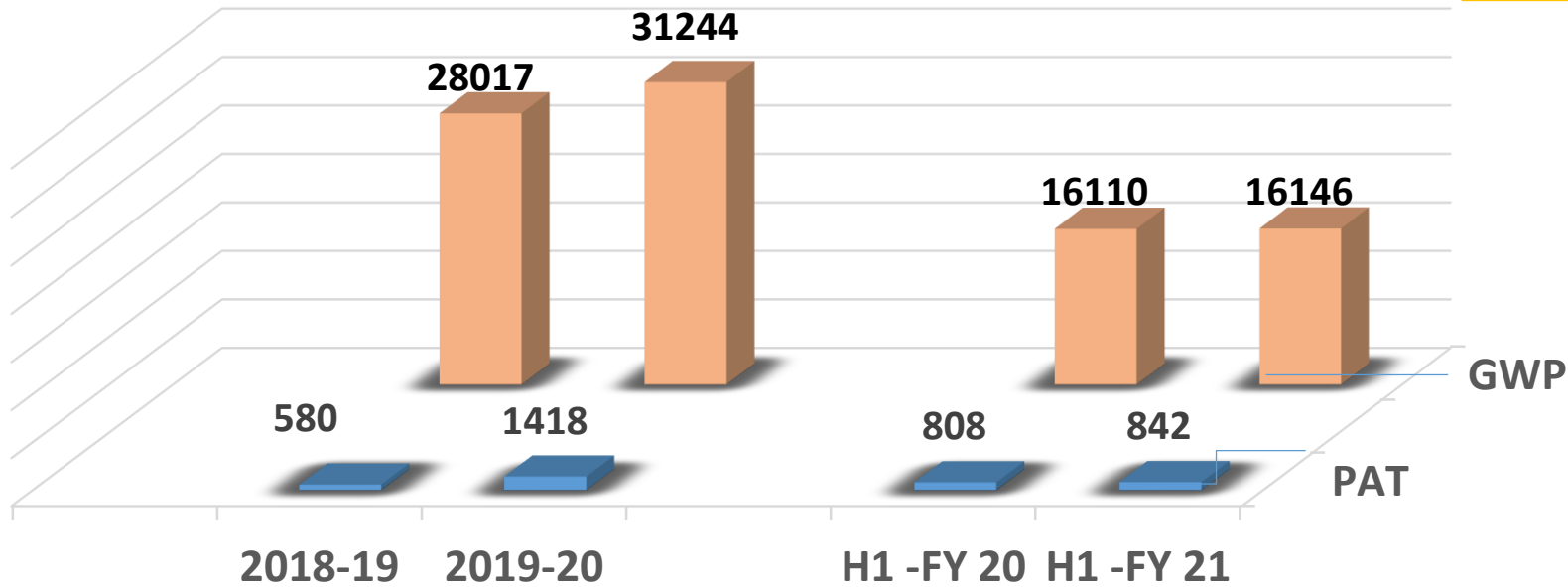
Movement in Technical Reserves (Cr)



Financial Snapshot

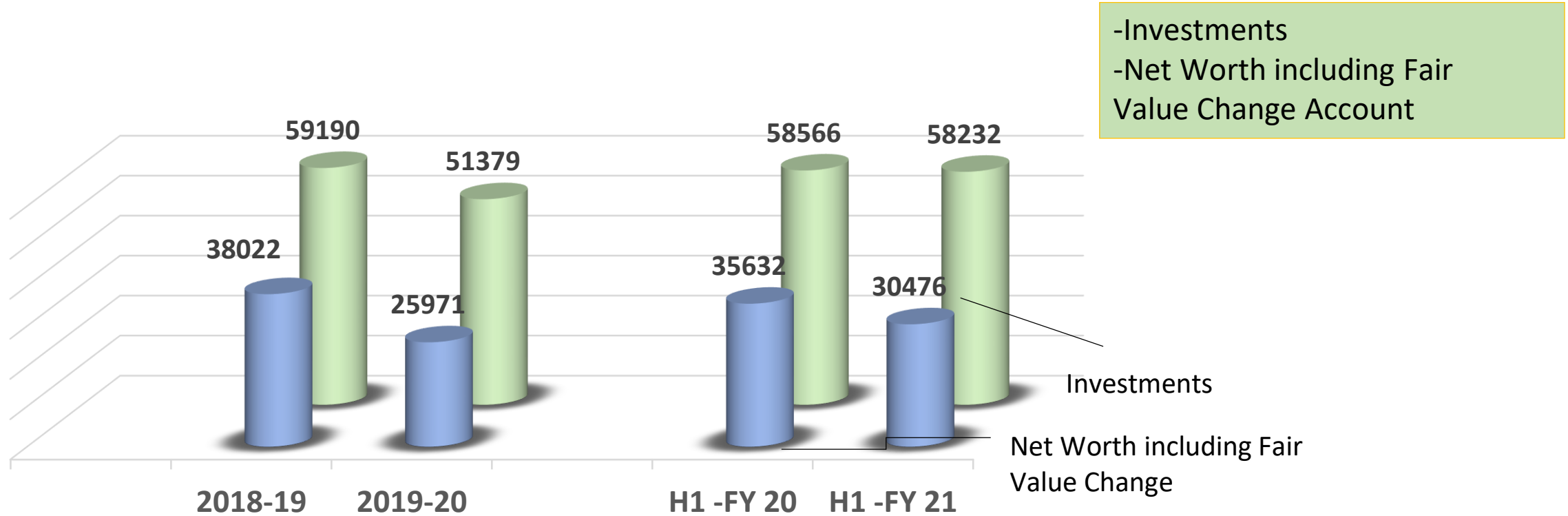
Amount in Crores

GWP- Gross Written Premium
 PAT- Profit after Tax



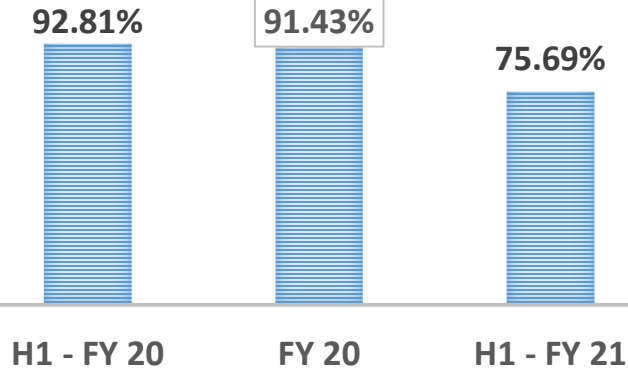
Financial Snapshot

Amount in Crores

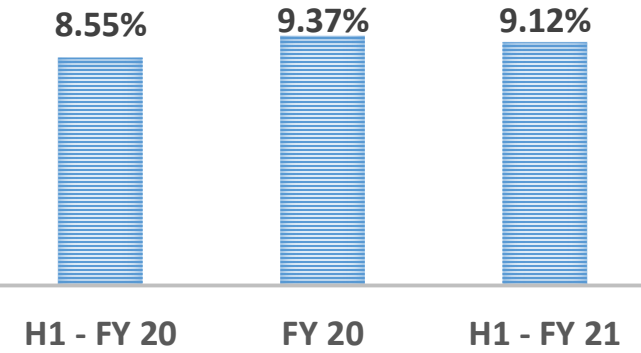


Key Ratios

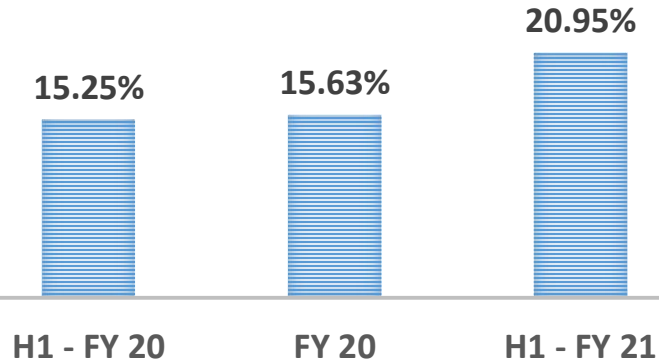
Incurred Claims Ratio



Commission Ratio

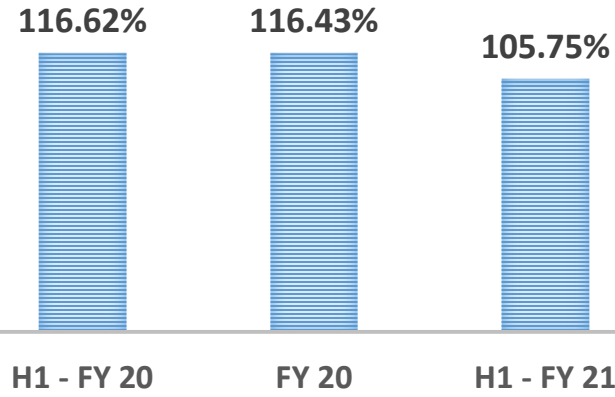


Expense Ratio

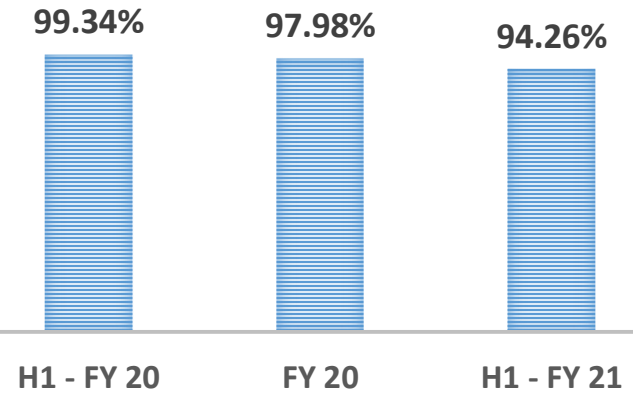


Key Ratios

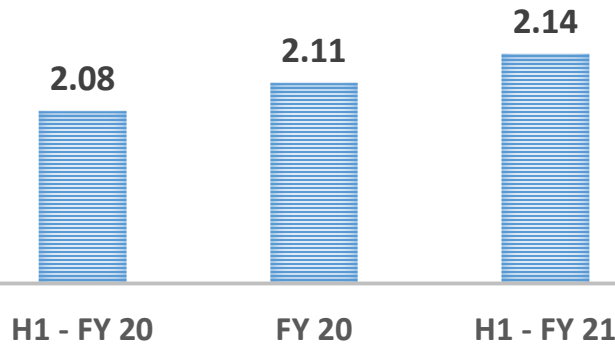
Combined Ratio



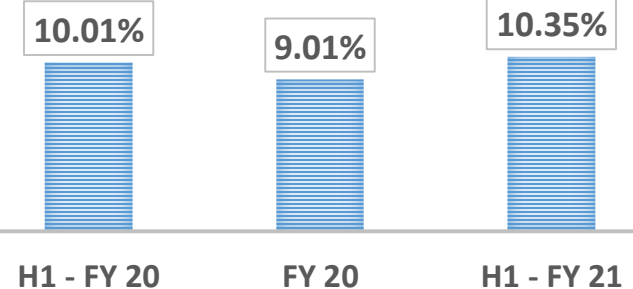
Adjusted Combined Ratio



Solvency Ratio



ROE



Segment Information

GWP	H1 20-21 (in crores)	H1 19-20 (in crores)	YoY %
Fire	3151	2513	25
Marine	370	434	-15
Motor OD	1972	2157	-9
Motor TP	2643	2833	-7
Health including Personal Accident	5772	5374	-7
*Others	2238	2799	-20
Total	16146	16110	

ICR %	H1 20-21	H1 19-20
Fire	96%	86%
Marine	57%	66%
Motor OD	64%	80%
Motor TP	63%	93%
Health including Personal Accident	74%	101%
*Others	80%	86%
Total	76%	93%

* Crop has been included in 'Others'

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.

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

