



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

022 2270 8400

Website : www.newindia.co.in

Ref. No.: NIACL/CMD_Board Sectt/2022-23

11th November, 2022

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

Scrp Code: (BSE – 540769/NSE – NIACL)

Dear Sir/Madam,

Sub: Investor Presentation

Investor Presentation for the quarter ended 30th September, 2022, 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**



75
आज़ादी का
अमृत महोत्सव



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.

104 years of operations

Incorporated in 1919

AAA(Stable) by CRISIL

~30 million policies

issued in FY 2021- 22 across all product segments

2,100+ offices in India

across 28 states and 8 union territories

Presence in 26 countries

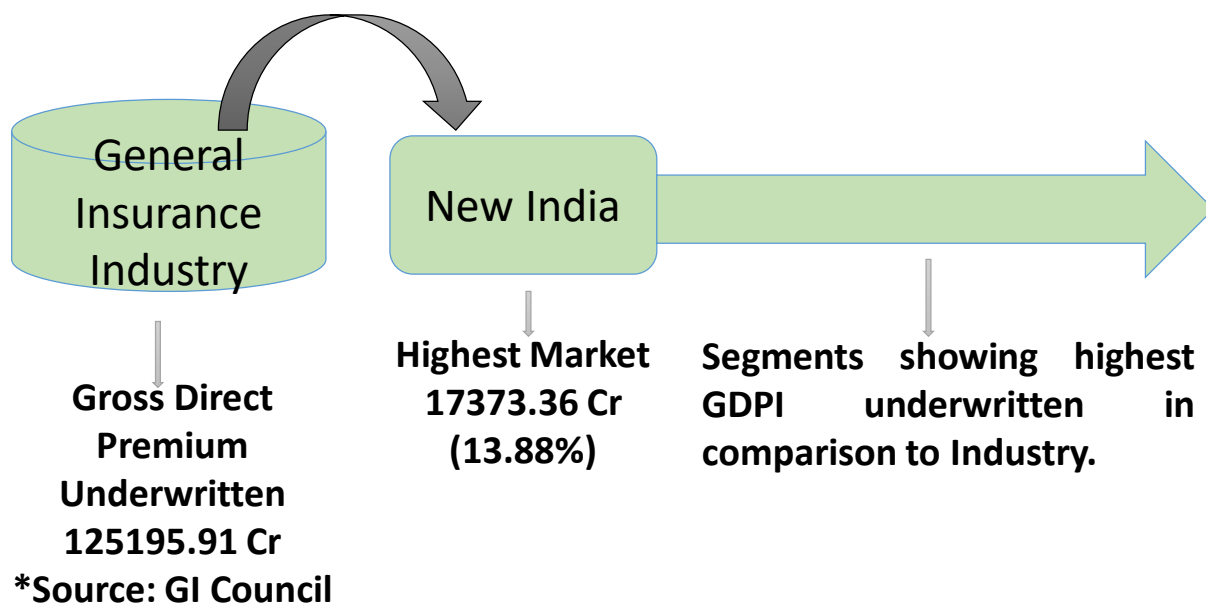
through international branches, agency offices and subsidiaries, including a box at Lloyd's, London

Overview

Amount in Crores

Leaders in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten Up to H1 FY 22-23

Market leader in Major segments



SEGMENT	GDPI
Fire	2219.04
Marine	496.07
Engineering	495.66
Motor	3950.86
Health (incl PA)	9087.37
Aviation	116.84
Others – Misc.	1007.52

Future Strategy

Increasing return on equity

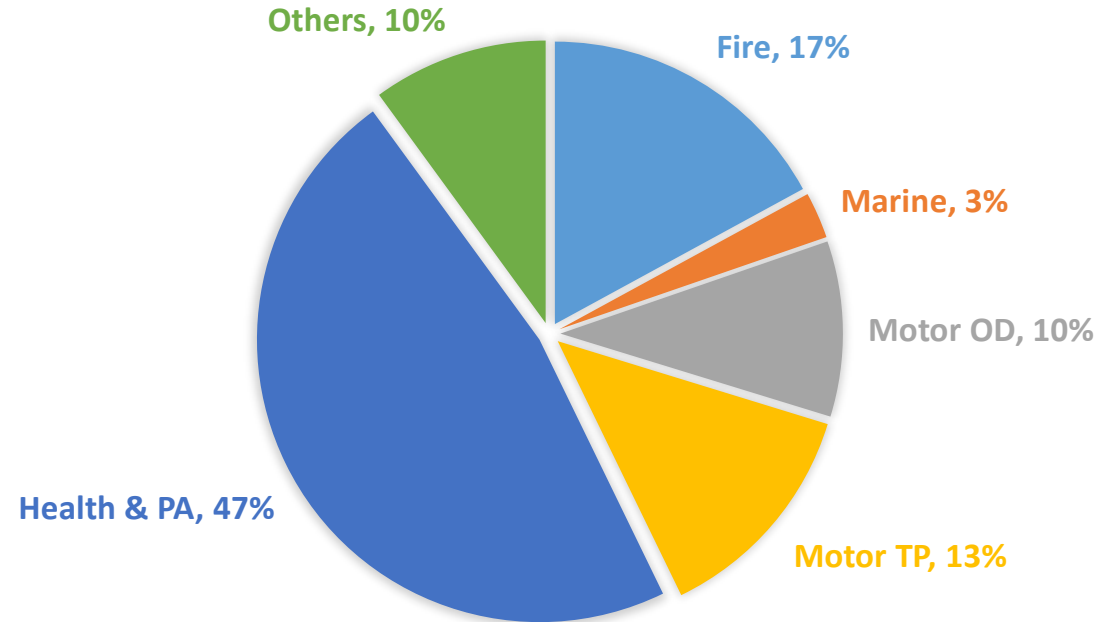
Maintain/Increase market share and leverage benefits of economies of scale driven by growth

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

Leverage technology to drive customer satisfaction, profitability and growth

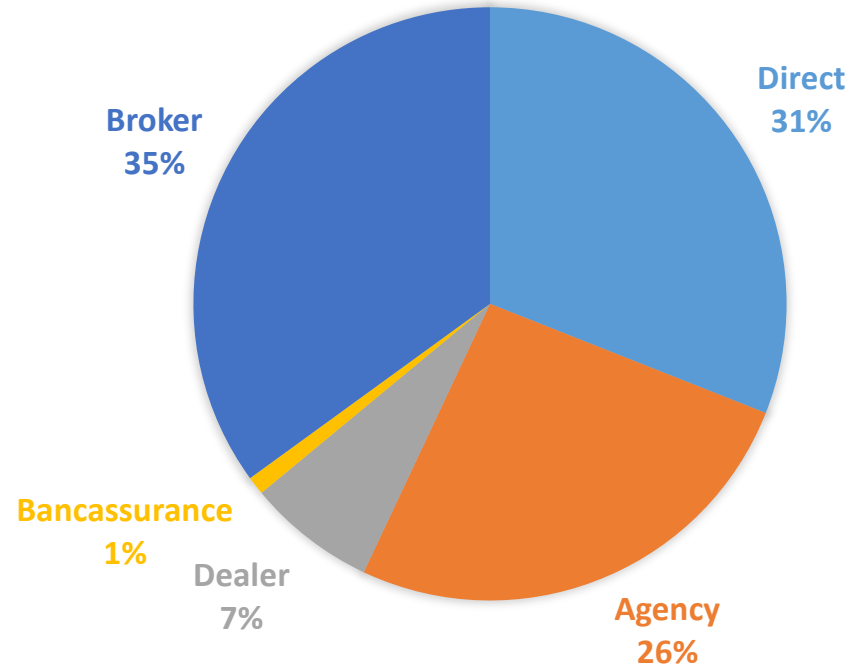
Business Mix – Global GWP Up to H1 FY22-23

Gross Written Premium 19198 Cr

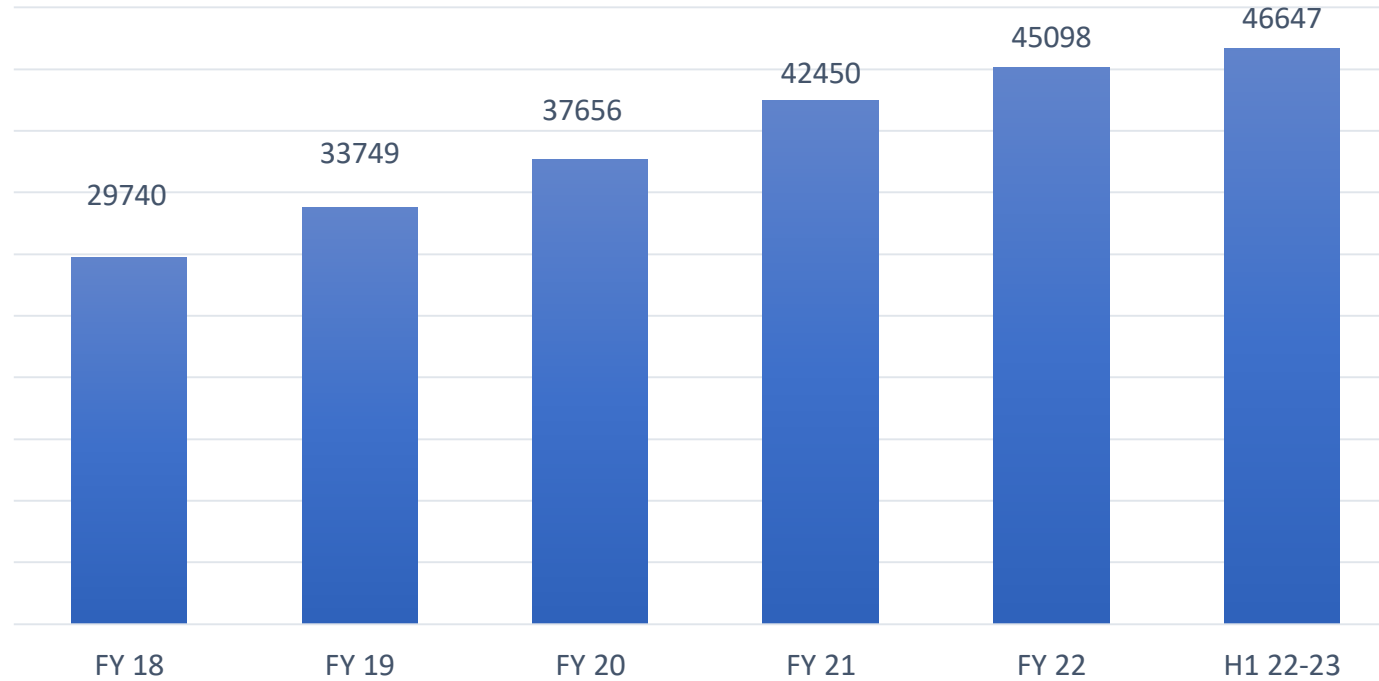


Distribution Mix – Indian Business Upto H1 FY 22-23

Channel Mix



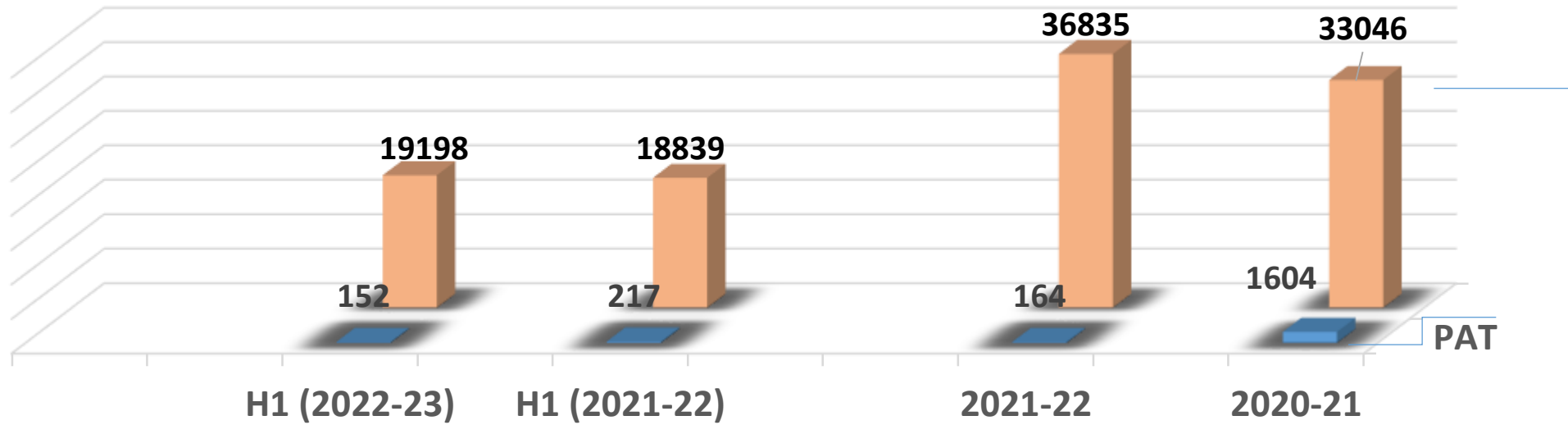
Movement in Technical Reserves (Cr)



Financial Snapshot

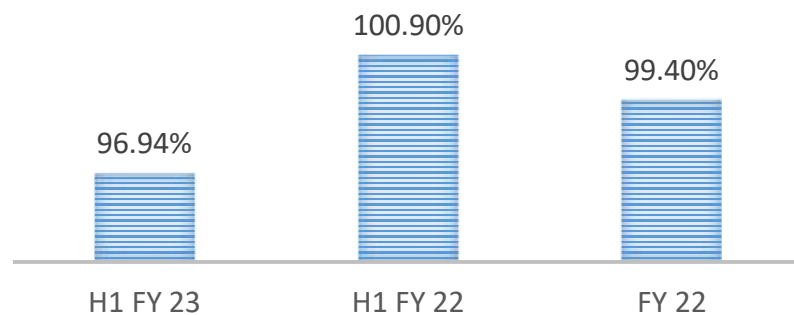
Amount in Crores

GWP- Gross Written Premium
PAT- Profit after Tax

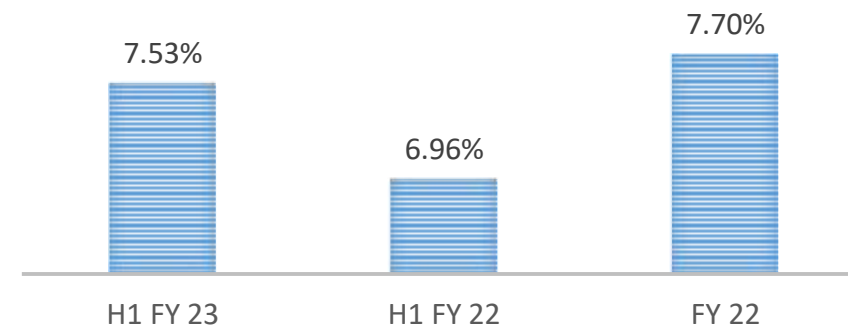


Key Ratios

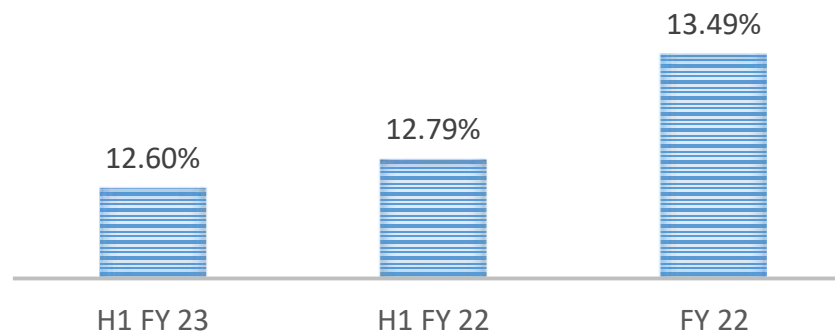
Incurred Claims Ratio



Commission Ratio

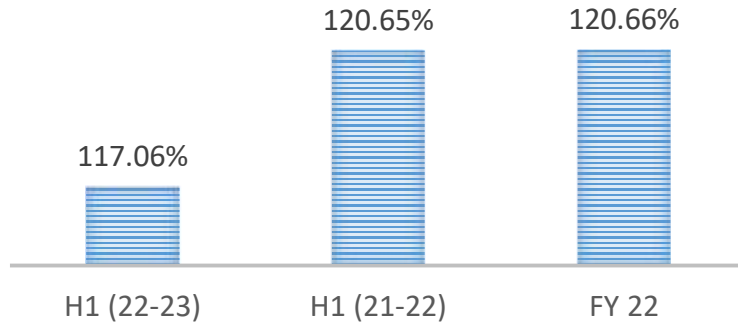


Expense Ratio

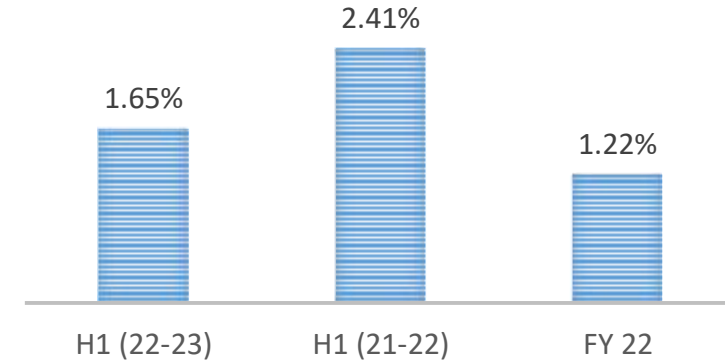


Key Ratios

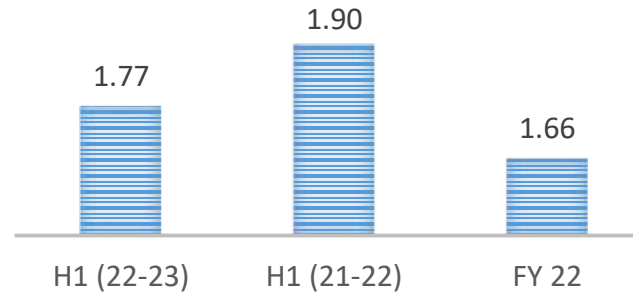
Combined Ratio



ROE



Solvency Ratio



Segment Information

GWP	For H1 2022-23 (in crores)	For H1 2021-22 (in crores)	YoY %
Fire	3242	3174	2.14%
Marine	528	445	18.65%
Motor OD	1930	1798	7.34%
Motor TP	2547	2386	6.75%
Health including Personal Accident	9119	8864	2.88%
*Others	1831	2171	-15.66%
Total	19198	18839	1.91%

ICR %	For H1 2022-23	For H1 2021-22
Fire	71.13	89.92
Marine	88.43	67.26
Motor OD	114.12	93.32
Motor TP	85.61	75.61
Health including Personal Accident	101.63	125.89
*Others	94.79	55.06
Total	96.94	100.90

* Crop has been included in 'Others'

Comments of Ms. NEERJA KAPUR, CMD

- “The gross written premium for the half year ended 30th Sep 2022 saw a growth of 1.90% compared to the same period last year. The muted growth is primarily due to the previous year recording significant revenues from the crop line of business and some government business, which was not there this year.
- Another development during the quarter was the notification of wage revision for the employees for the years 2017 to 2022. The company made a provision of about 2600 Cr pertaining to additional liabilities on account of wage arrears and AS 15 additional liabilities during the quarter. Additional capital gains realized in favourable market conditions partially cushioned this adverse impact.
- The ICR for the half year ended 30th Sep 2022 improved from 100.90% to 96.94%, and the combined ratio improved from 120.65% to 117.06%. The solvency ratio improved from 1.66 at the beginning of this financial year to 1.77.”

About Us

The New India Assurance Company Ltd, founded by Sir Dorabji Tata in 1919, a Multinational General Insurance Company, today operates in 26 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

Leadership
& Beyond...