



दि न्यू इंडिया एश्योरन्स कंपनी लिमिटेड

THE NEW INDIA ASSURANCE COMPANY LTD.

पंजीकृत एवं प्रधान कार्यालय : न्यू इंडिया 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/CMD_Board Sectt /2019-20

February 26, 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

Scrp Code: (BSE 540769/NSE - NIACL)

Dear Sir/Madam,

Sub: Presentation for the Investor/Analyst meet

Disclosure under Regulation 30 read with para A of Schedule III and Regulation 46(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please find enclosed presentation for the analyst/institutional investor meeting held with senior management of the Company in Mumbai on February 26, 2020.

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, profit after tax and number of branches

14.57% market share for the 9 months ending Dec 19

Leadership in all lines of business other than crop insurance

c.100 years of operations

Incorporated in 1919

A- rating by AM Best and AAA by CRISIL

2,400+ offices in India

across 29 states and 7 union territories

~30 million policies

issued in FY2019 across all product segments

Presence in 28 countries

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

Leadership
& **Beyond...**

Future Strategy

Increasing Return on Equity

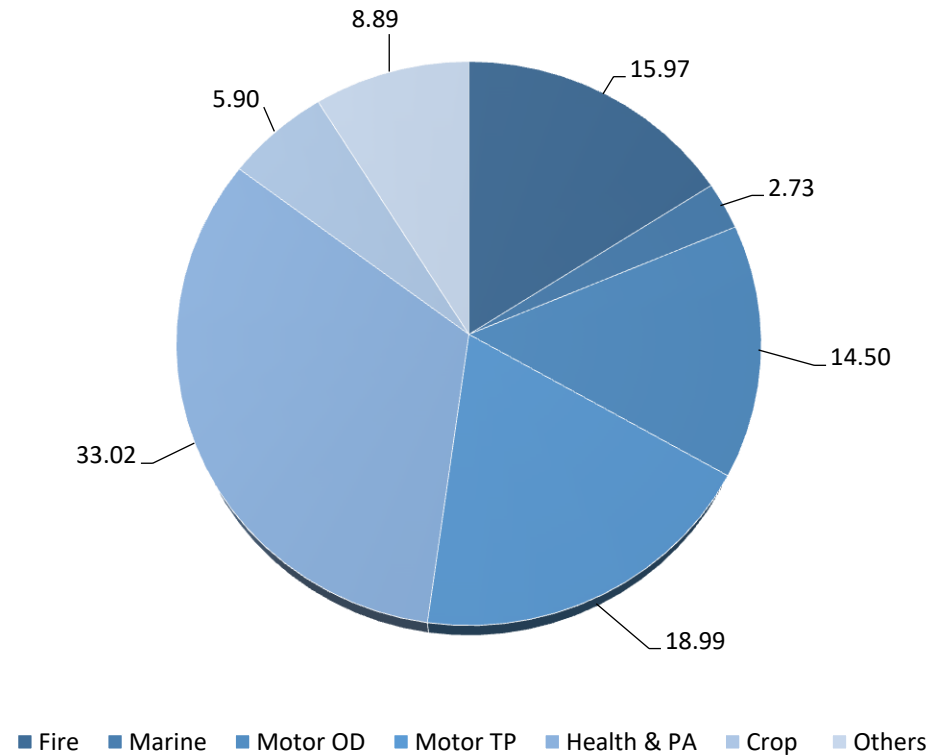
Improve underwriting profitability by reducing the incurred claim ratio

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

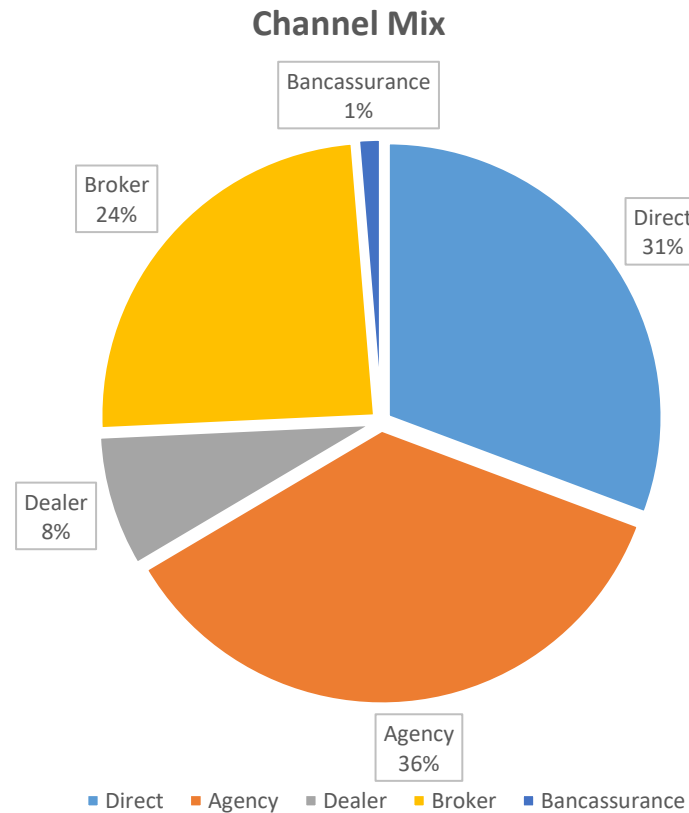
Leverage technology to drive customer satisfaction, profitability and growth

Business Mix – Global GWP 9MFY20

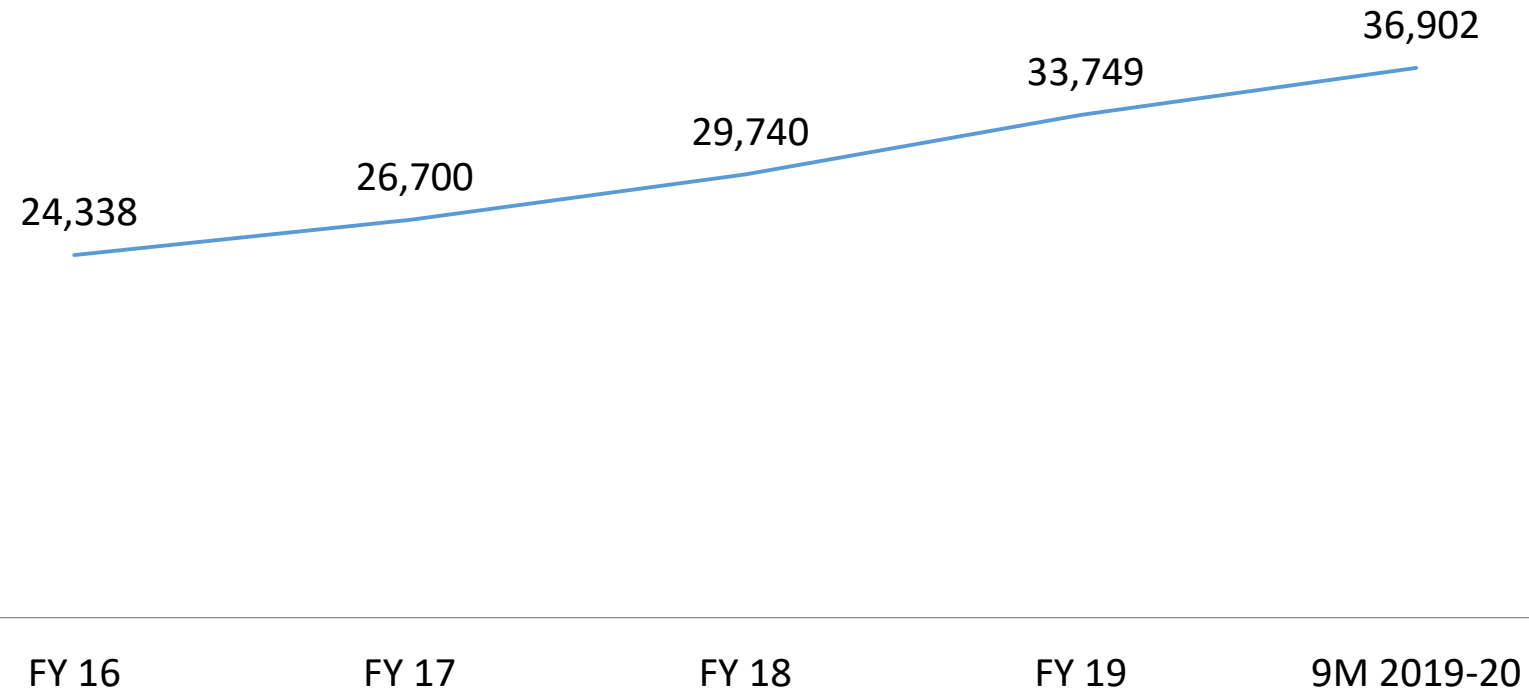
Gross Written Premium 23099 Cr



Distribution Mix – Indian Business Period Ended December 2019

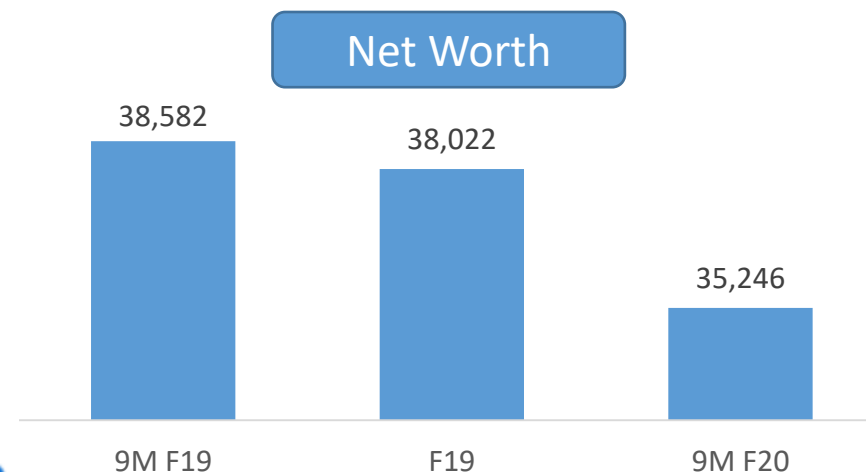
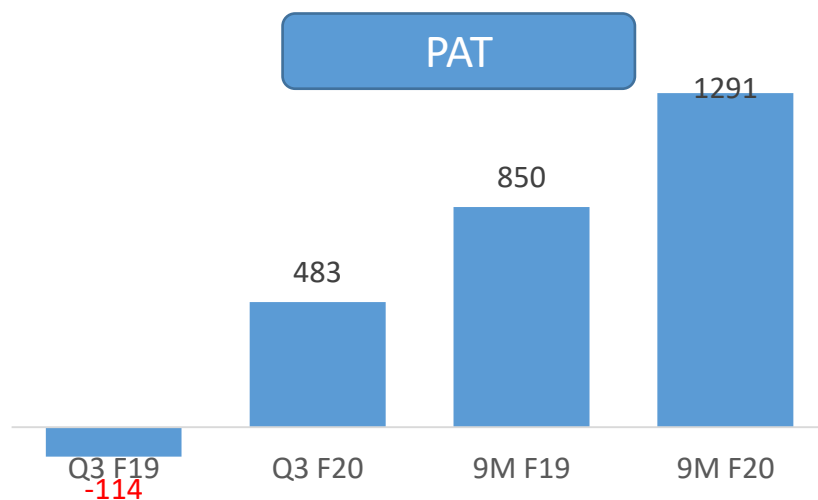
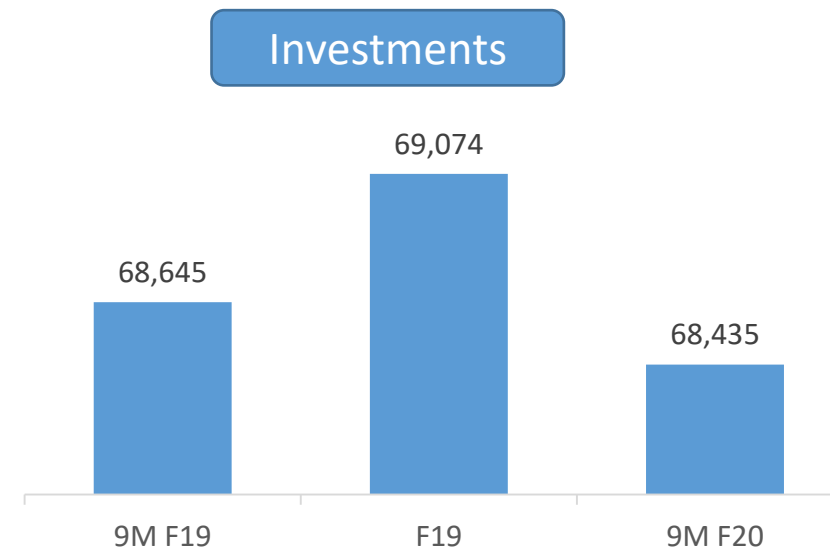
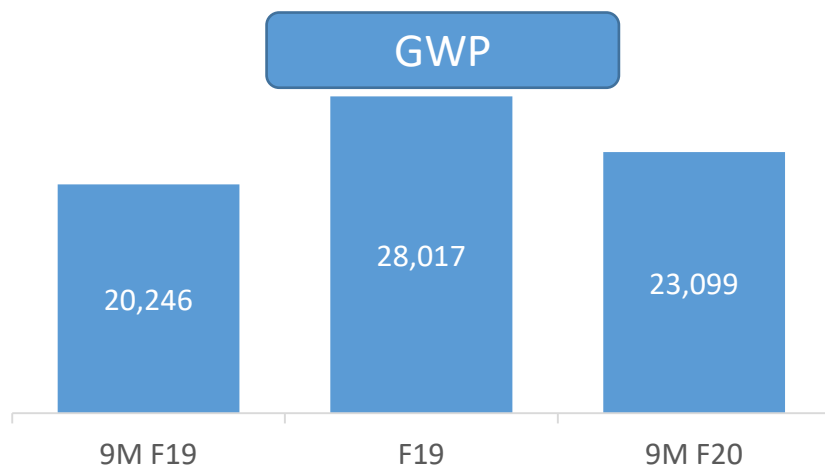


Movement in Technical Reserves (Cr)



Financial Snapshot

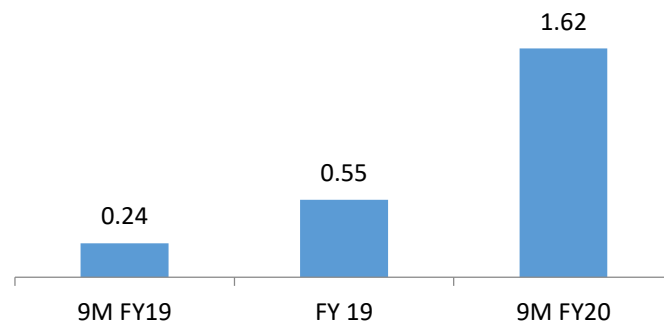
Amount in Crores



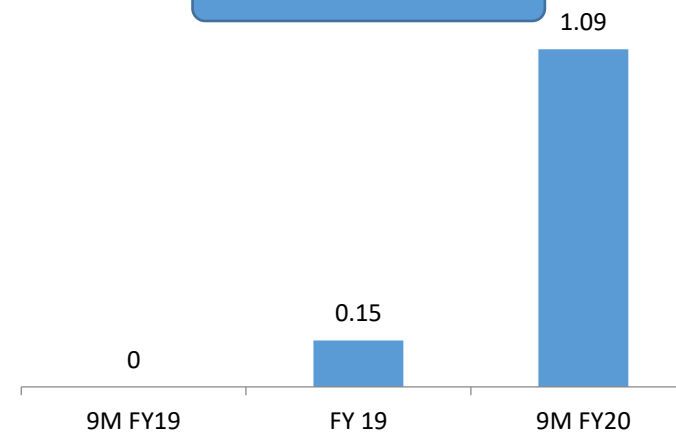
Financial Snapshot

Amount in Crores

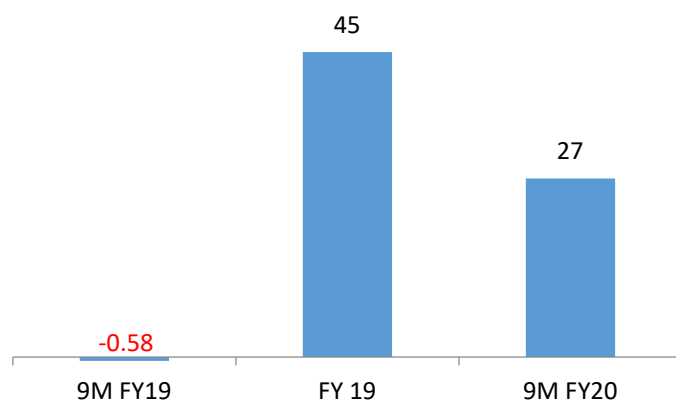
GNPA %



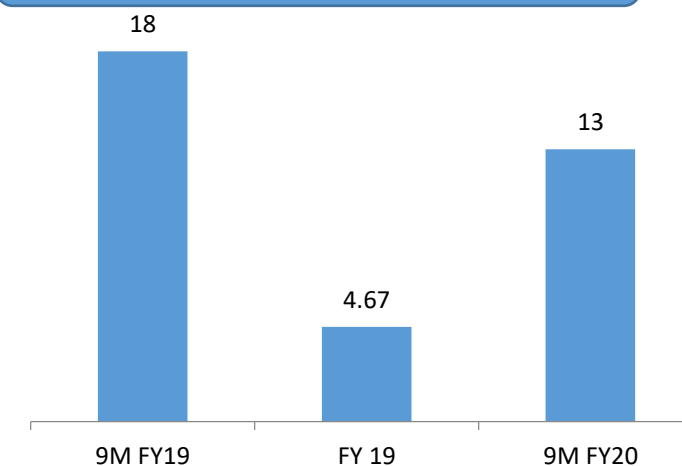
NPA %



Provisioning for doubtful debts

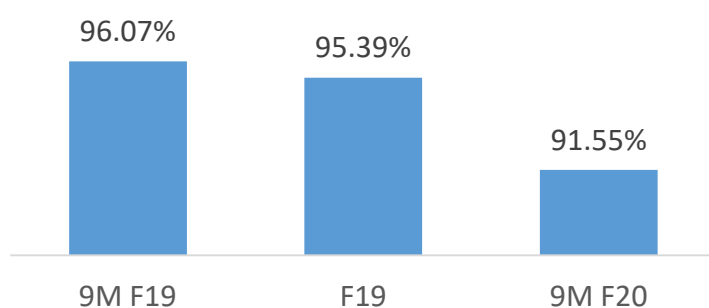


Provisioning for diminution in value of investments

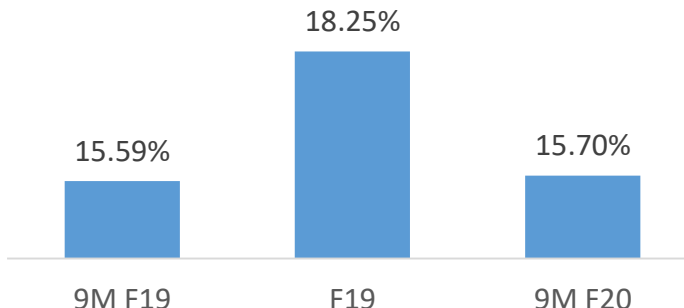


Key Ratios

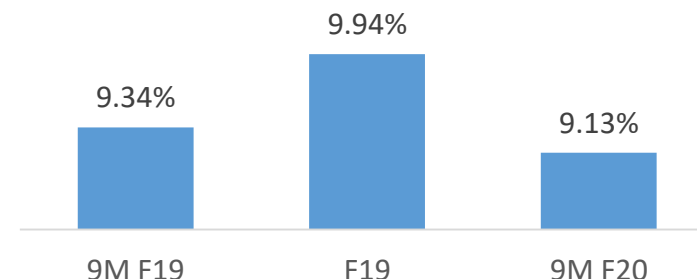
Incurred Claims Ratio



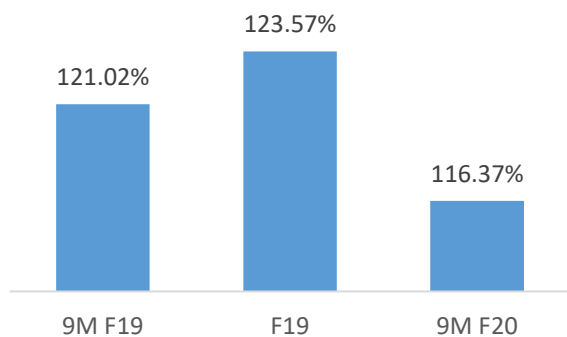
Expense Ratio



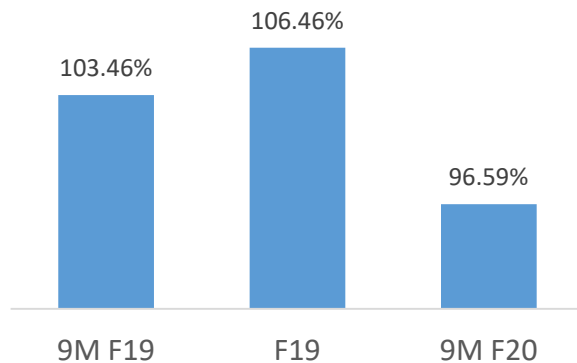
Commission Ratio



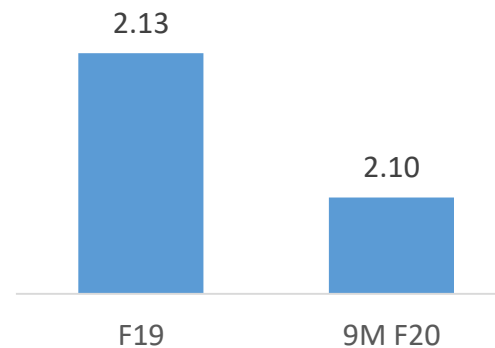
Combined Ratio



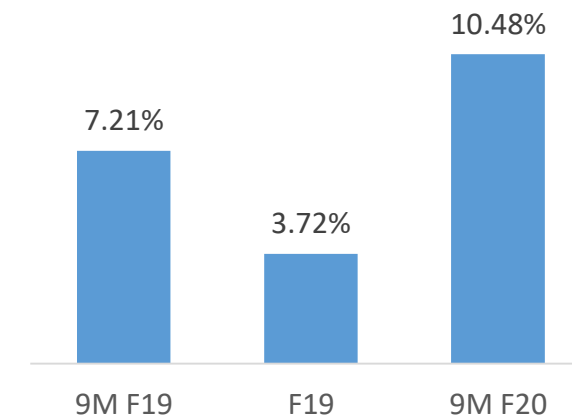
Adjusted Combined Ratio



Solvency Ratio



ROE



Segmental Information

GWP	For Q3 9-20 (in crores)	For Q3 18-19 (in crores)	YoY %
Fire	1,175.01	872.23	34.71%
Marine	196.76	182.41	7.86%
Motor OD	1,193.07	1,127.11	5.85%
Motor TP	1,553.00	1,484.00	4.65%
Health	2,189.83	2,037.82	7.46%
Personal Accident	64.02	47.25	35.47%
Crop	32.03	486.66	-93.42%
Others	585.52	542.75	7.88%
Total	6,989.23	6,780.23	3.08%

ICR %	Q3 2019-20	Q3 2018-19
Fire	72%	141%
Marine	49%	52%
Motor OD	85%	92%
Motor TP	88%	101%
Health	99%	92%
Personal Accident	62%	163%
Crop	164%	269%
Others	80%	92%
Total	89%	101%

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

