



## 9MFY19 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**

**~28 million policies**  
issued in FY2018 across all product segments

**14.7% market share in 9MFY19**

**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

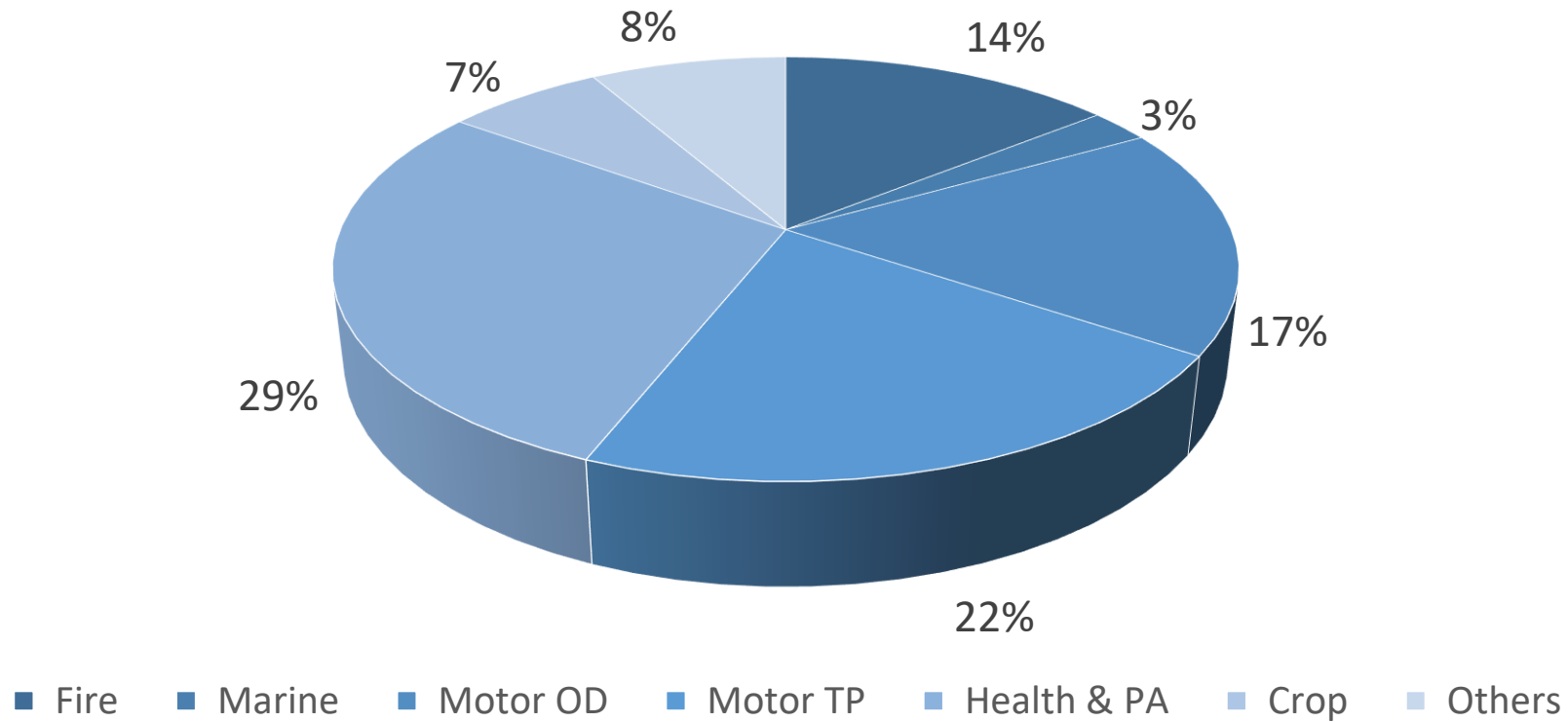
Improve underwriting profitability by reducing the incurred claim ratio

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

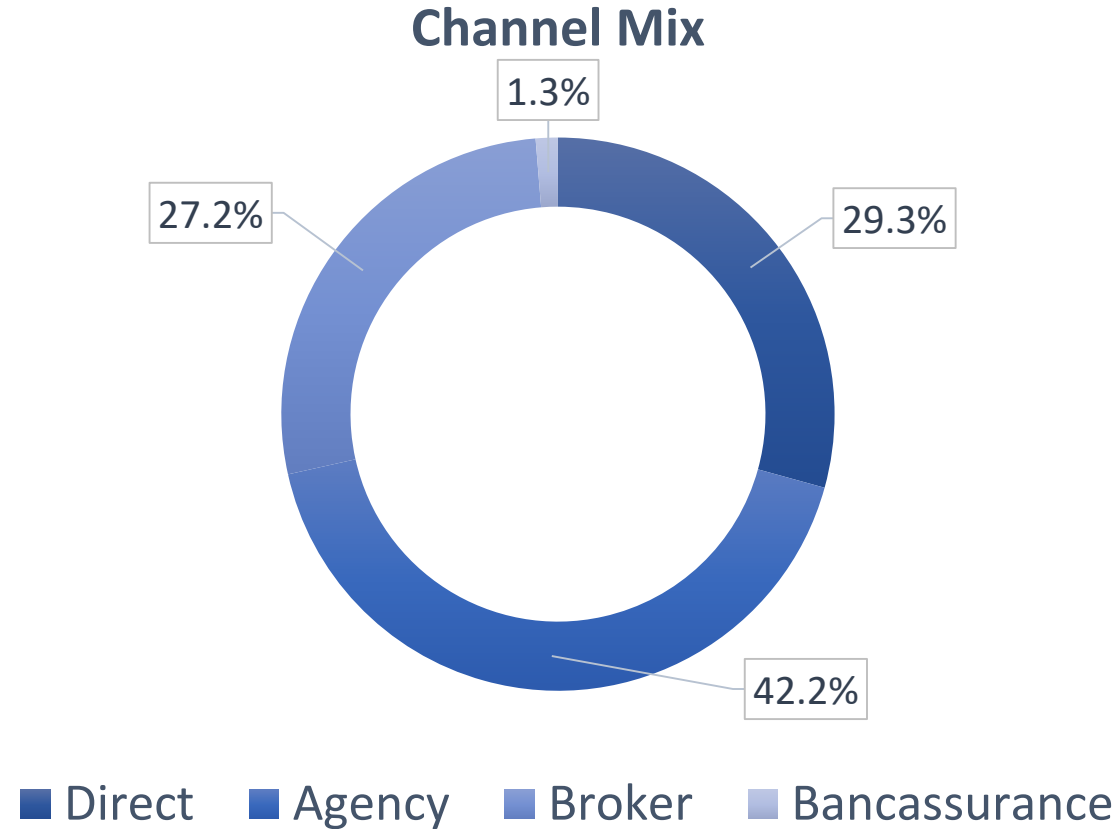
Leverage technology to drive customer satisfaction, profitability and growth

# Business Mix – Global GWP FY18

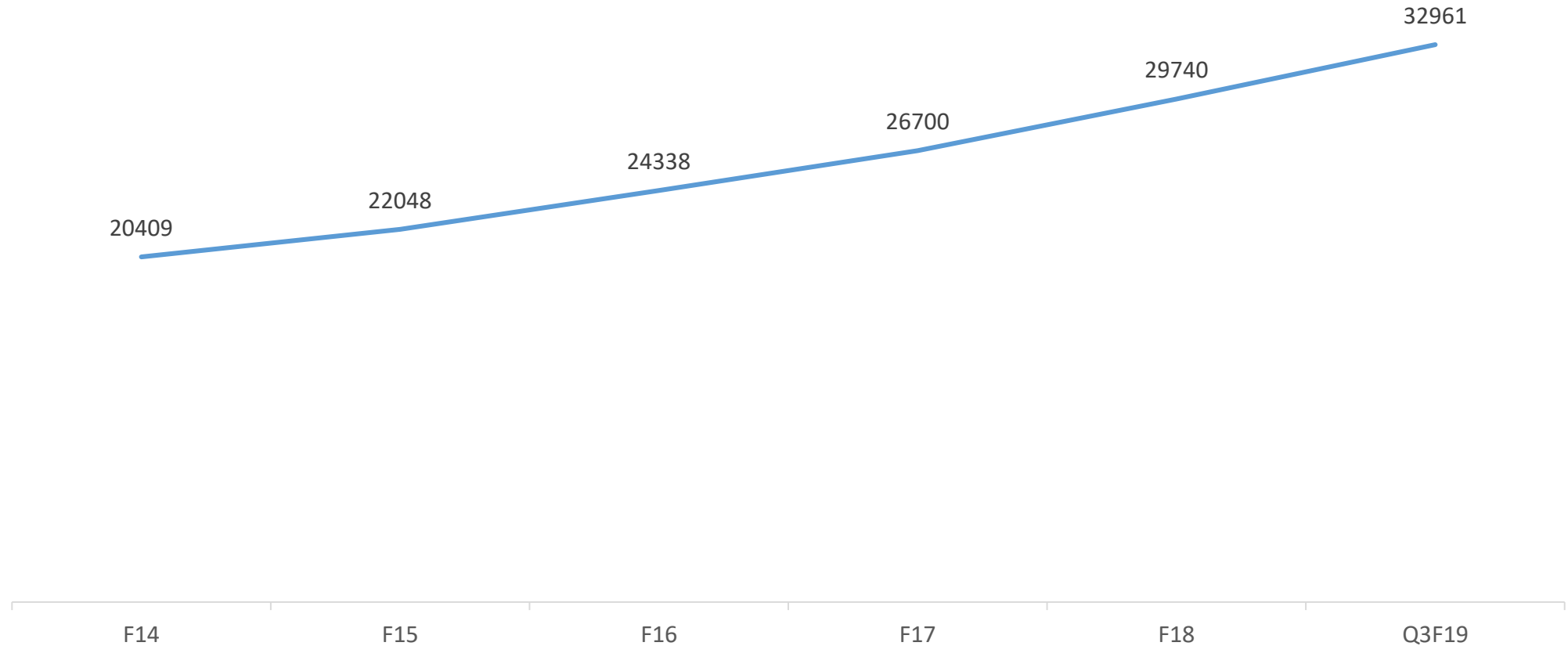
Gross Written Premium 26,554 Cr



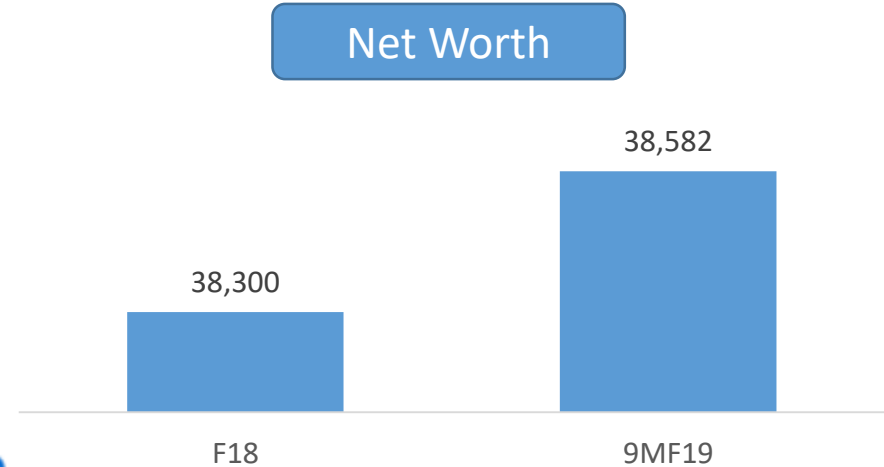
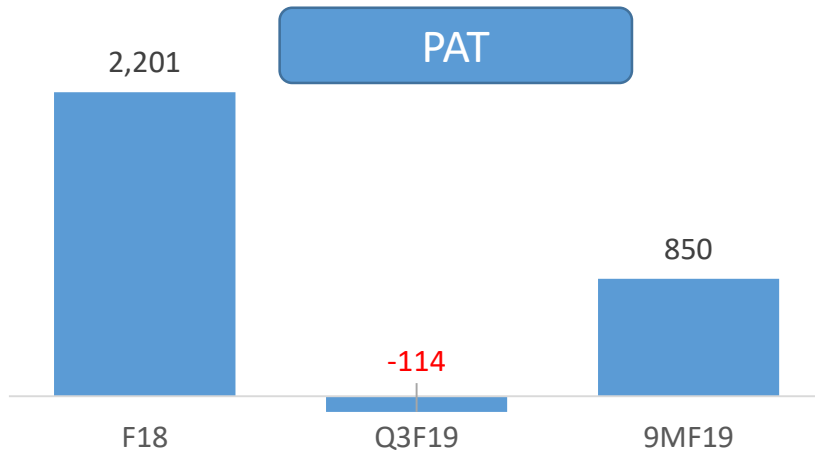
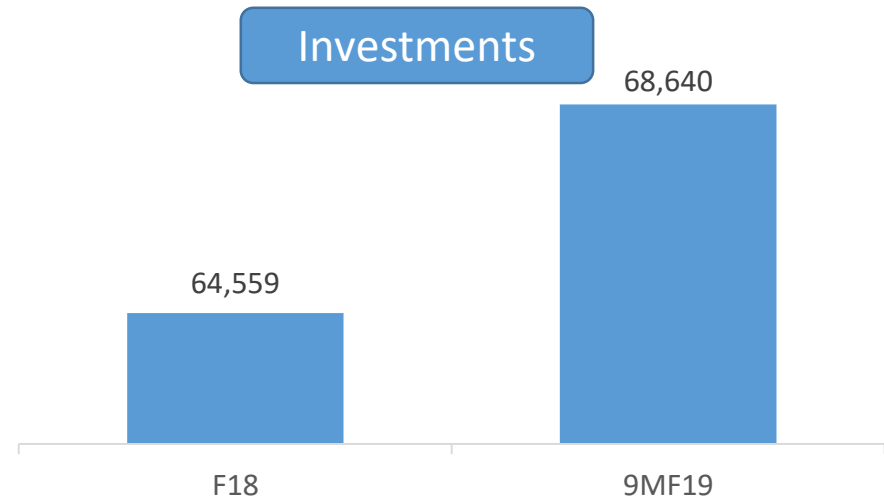
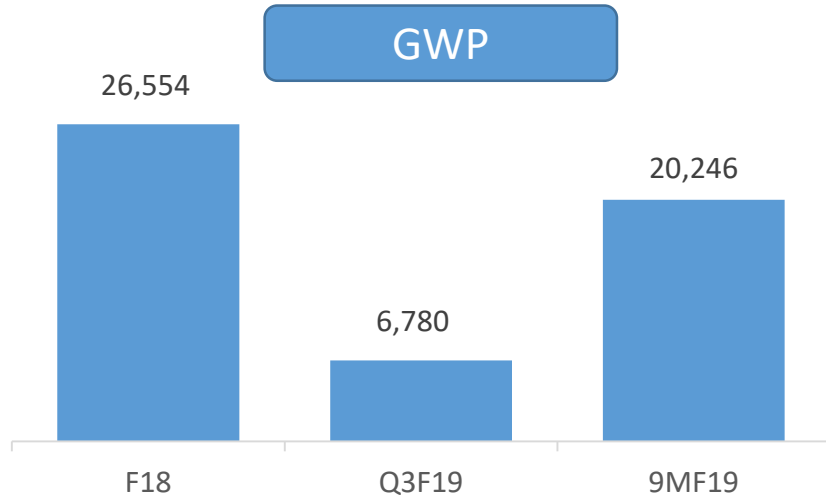
# Distribution Mix – Indian Business FY18



# Movement in Technical Reserves (Cr)

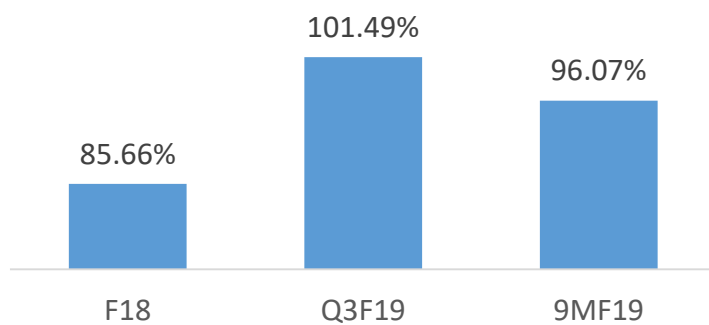


# Financial Snapshot

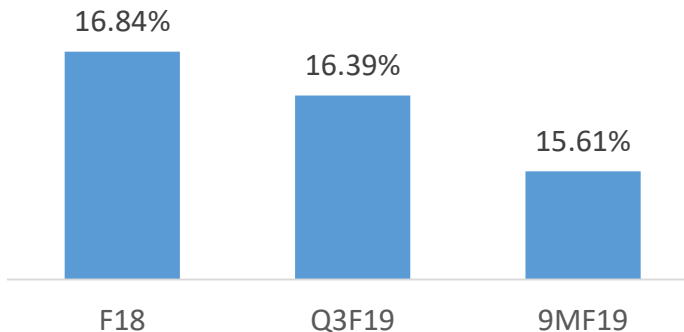


# Key Ratios

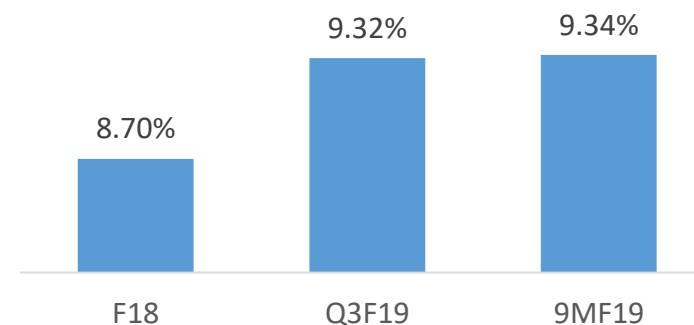
### Incurred Claims Ratio



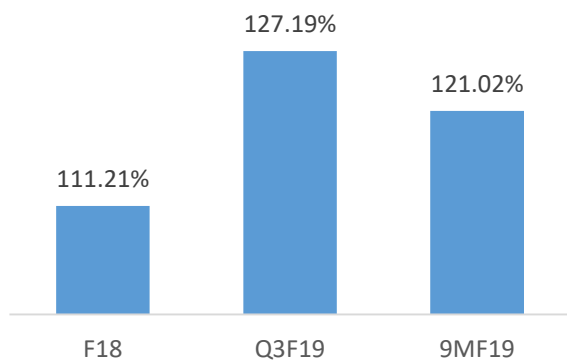
### Expense Ratio



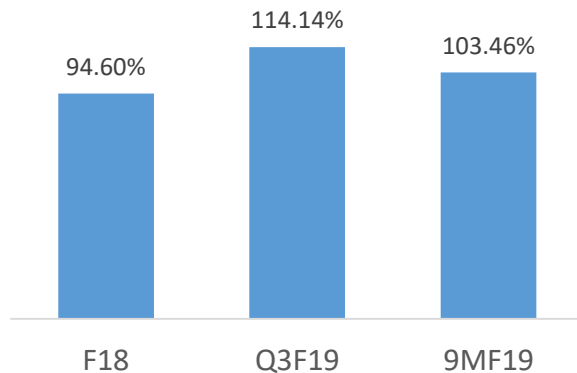
### Commission Ratio



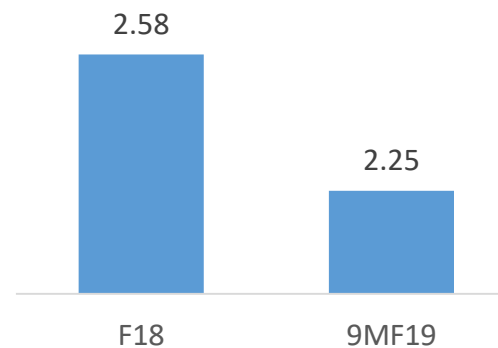
### Combined Ratio



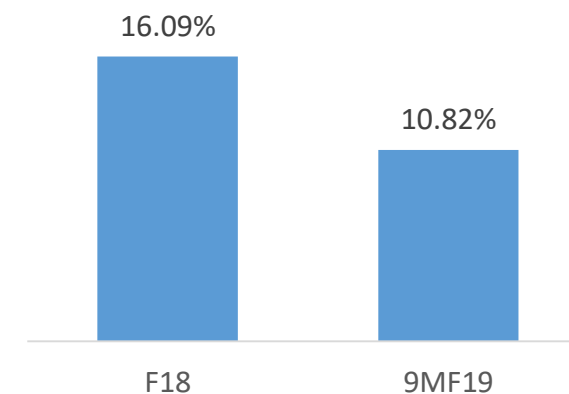
### Adjusted Combined Ratio



### Solvency Ratio



### ROE





# Segmental Information

GWP	9MF19	9MF18	YoY %
Fire	2,761	2,591	6.56%
Marine	536	492	8.94%
Motor OD	3,276	3,333	-1.71%
Motor TP	4,200	3994	5.16%
Health	6,266	5,294	18.36%
Personal Accident	363	307	18.24%
Crop	1,006	1,605	-37.32%
Others	1,838	1,592	15.45%
<b>Total</b>	<b>20,246</b>	<b>19,208</b>	<b>5.40%</b>

ICR %	9MF19	9MF18
Fire	125%	78%
Marine	65%	58%
Motor OD	83%	74%
Motor TP	93%	90%
Health	98%	102%
Personal Accident	148%	87%
Crop	240%	62%
Others	78%	64%
<b>Total</b>	<b>96%</b>	<b>86%</b>

# About Us

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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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*Leadership  
& Beyond...*