



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

July 6th, 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 financial year ending 31st March 2020, uploaded for your kind information and record.

Yours Sincerely,

For The New India Assurance Company Ltd.


Jayashree Nair
Company Secretary & Chief Compliance Officer





Investor Presentation
FY 19-20



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 FY2020 across all product segments

14.1% market share for the FY 20

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

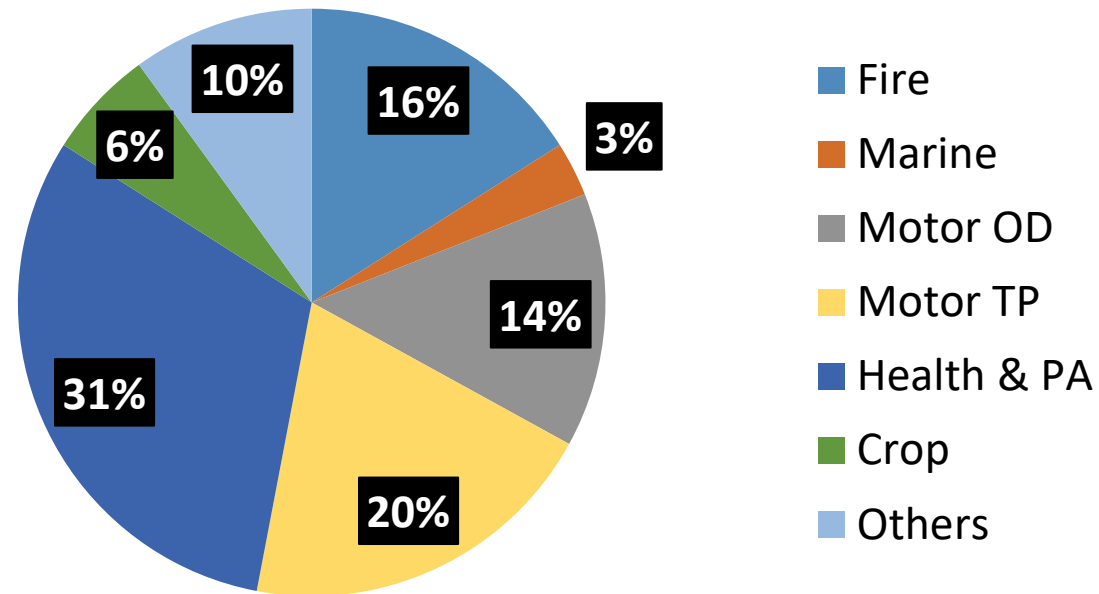
Improve underwriting profitability by reducing the incurred claim ratio

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

Leverage technology to drive customer satisfaction, profitability and growth

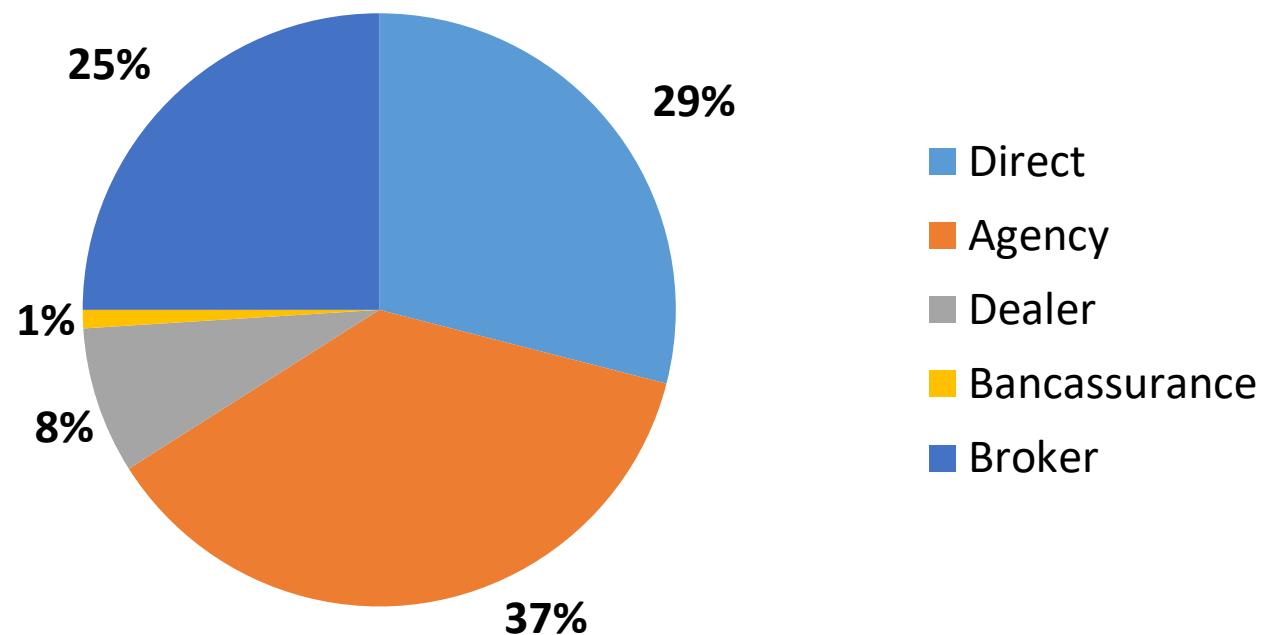
Business Mix – Global GWP FY20

Gross Written Premium 31244 Cr

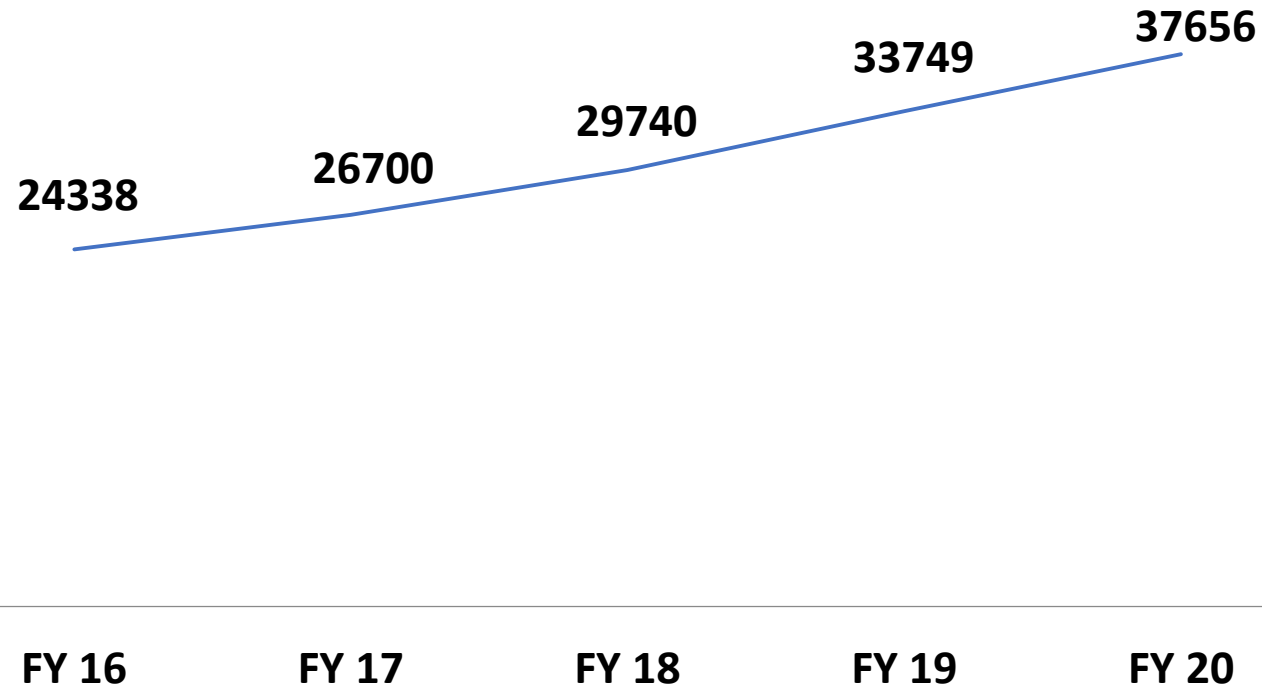


Distribution Mix – Indian Business FY 20

Channel Mix



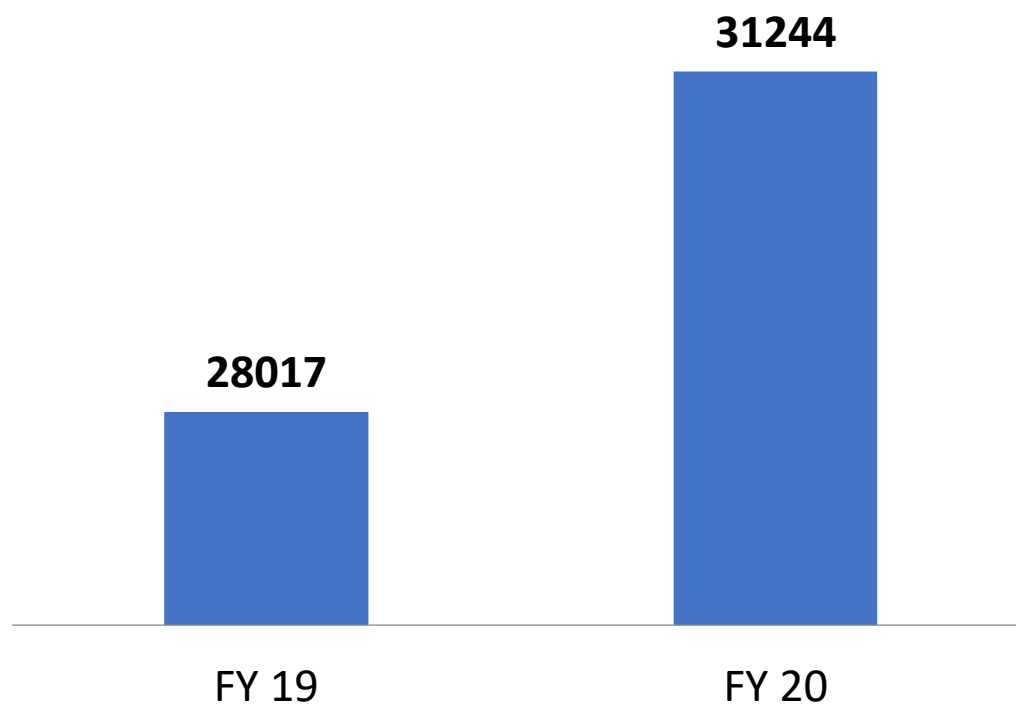
Movement in Technical Reserves (Cr)



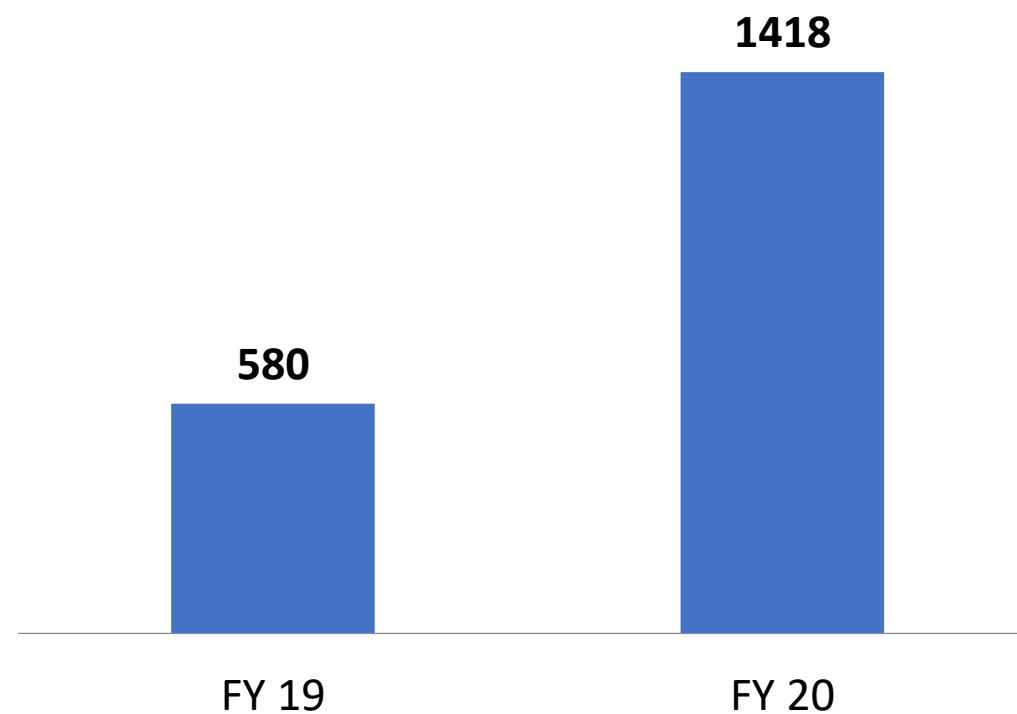
Financial Snapshot

Amount in Crores

GWP



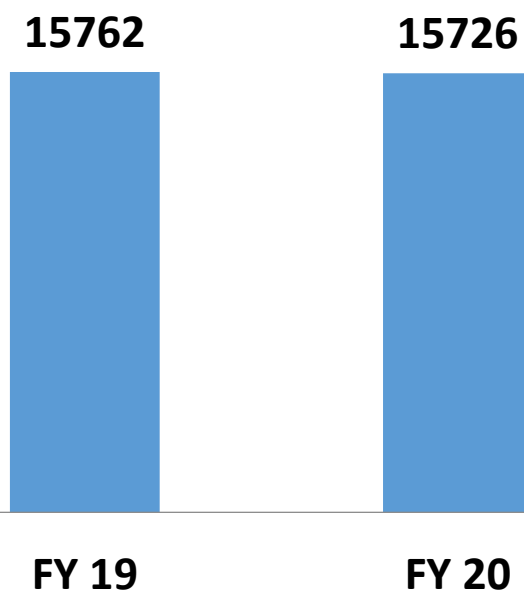
PAT



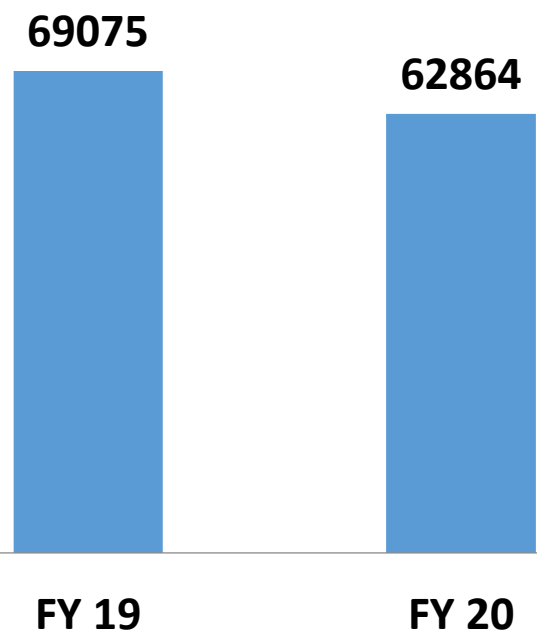
Financial Snapshot

Amount in Crores

Net Worth

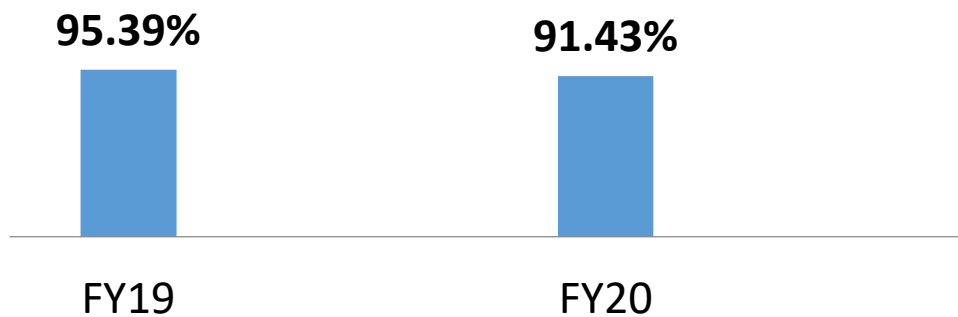


Investments

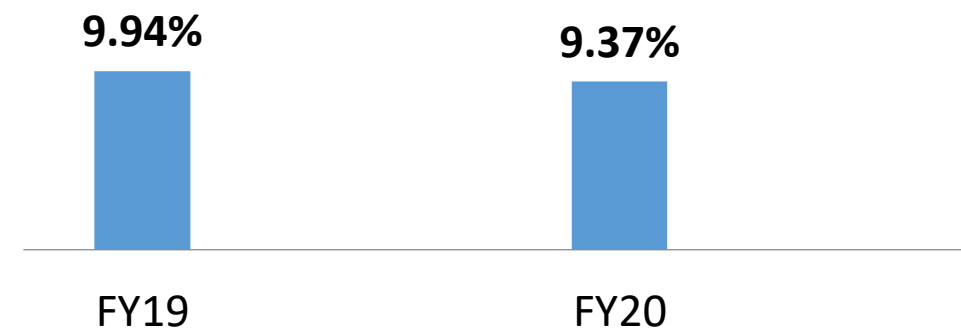


Key Ratios

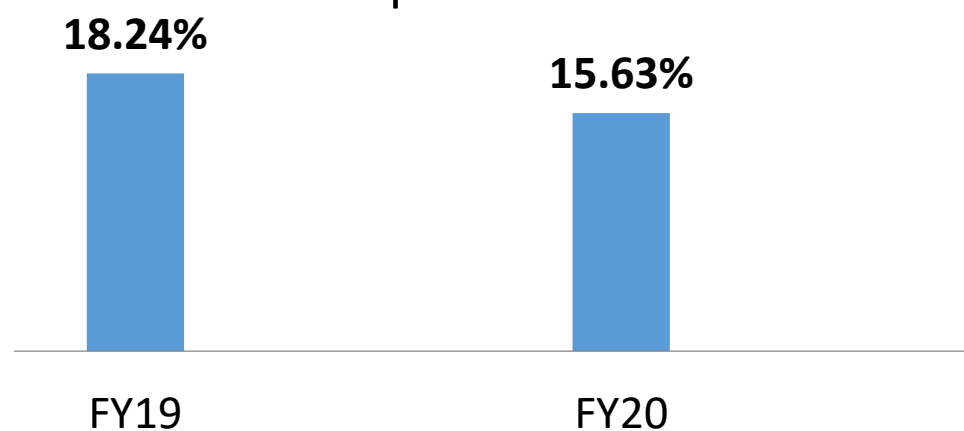
Incurred Claims Ratio



Commission Ratio

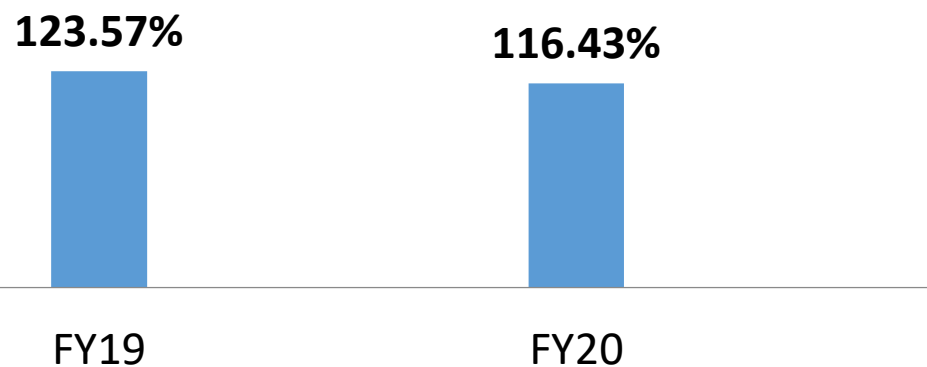


Expense Ratio

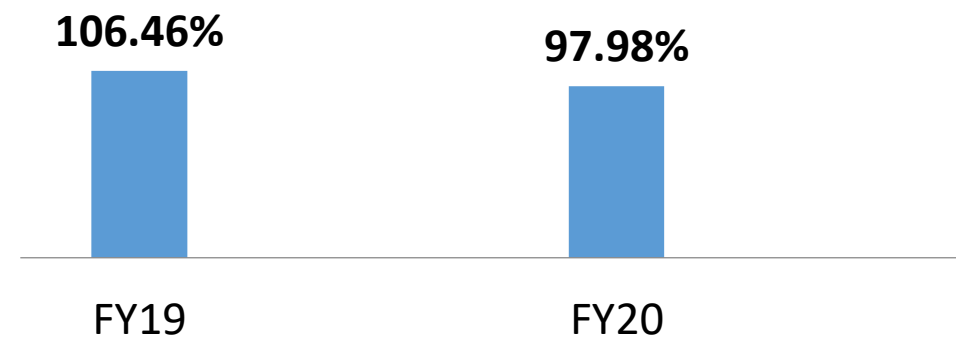


Key Ratios

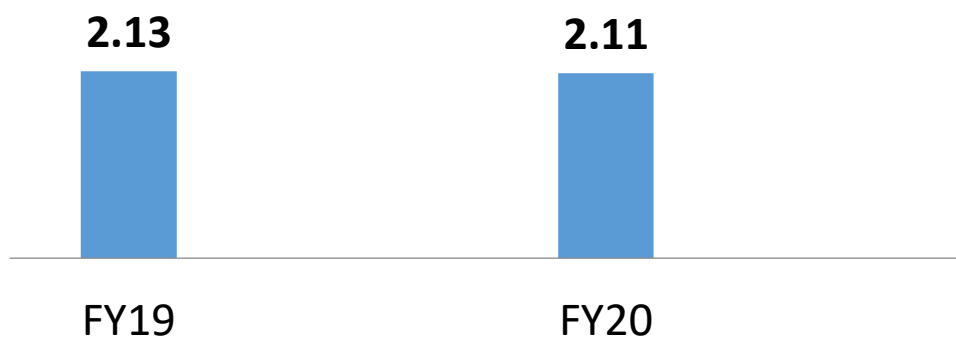
Combined Ratio



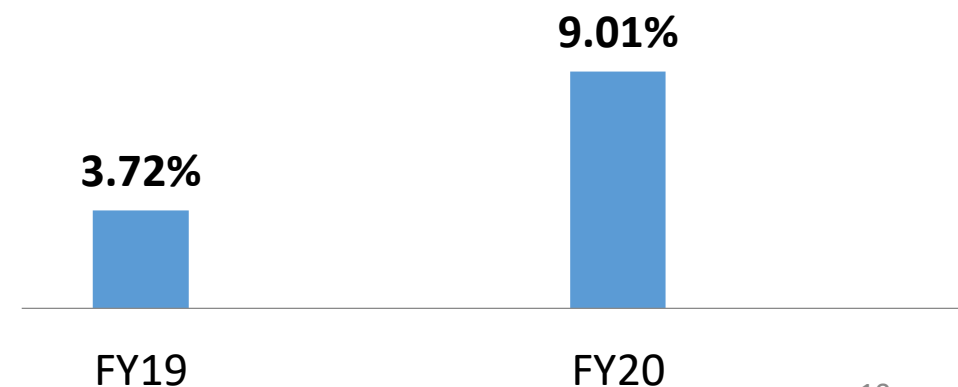
Adjusted Combined Ratio



Solvency Ratio



ROE



Segmental Information

GWP	FY 19-20 (in crores)	FY 18-19 (in crores)	YoY %
Fire	5061	4100	23.44
Marine	847	811	4.44
Motor OD	4436	4506	-1.55
Motor TP	6135	5842	5.02
Health	9557	8397	13.81
Personal Accident	383	554	-30.87
Crop	2024	1186	70.66
Others	2801	2622	6.83
Total	31244	28017	11.52

ICR %	FY20	FY19
Fire	76%	113%
Marine	68%	82%
Motor OD	82%	86%
Motor TP	88%	89%
Health	100%	100%
Personal Accident	123%	161%
Crop	151%	169%
Others	97%	96%
Total	91%	95%

Comments of Mr. Atul Sahai, CMD

- *“The Company has continued to report encouraging results for the quarter despite a challenging macro environment due to Covid 19 which impacted the economy in March 2020. The Company has improved the loss ratio on YoY basis. The Company has provided 1055 crs for the additional AS 15 liabilities towards pension. Provisions towards certain debenture holdings further impacted the results by around 90 crs for the quarter. The CAT losses during the first half of the year adversely impacted the results by around 265 Cr.*
- *Foreign business continued to be profitable during the quarter.*
- *The solvency ratio at 2.11X 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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