



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/2019-20

May 21, 2019

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,

Re: Investor Presentation

Investor Presentation for the financial year ending 31st March 2019, uploaded for your kind information and record.

Yours Sincerely,

For The New India Assurance Company Ltd.


Jayashree Nair
Company Secretary & Chief Compliance Officer





FY19 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

~30 million policies

issued in FY2019 across all product segments

14.07% market share in FY19

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

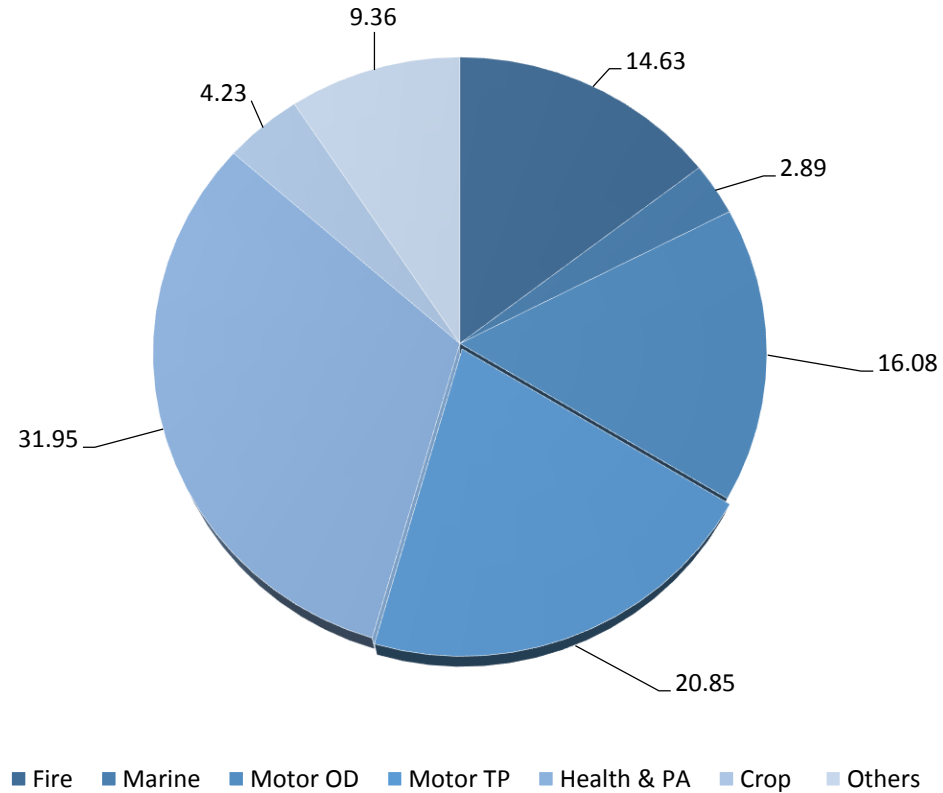
Improve underwriting profitability by reducing the incurred claim ratio

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

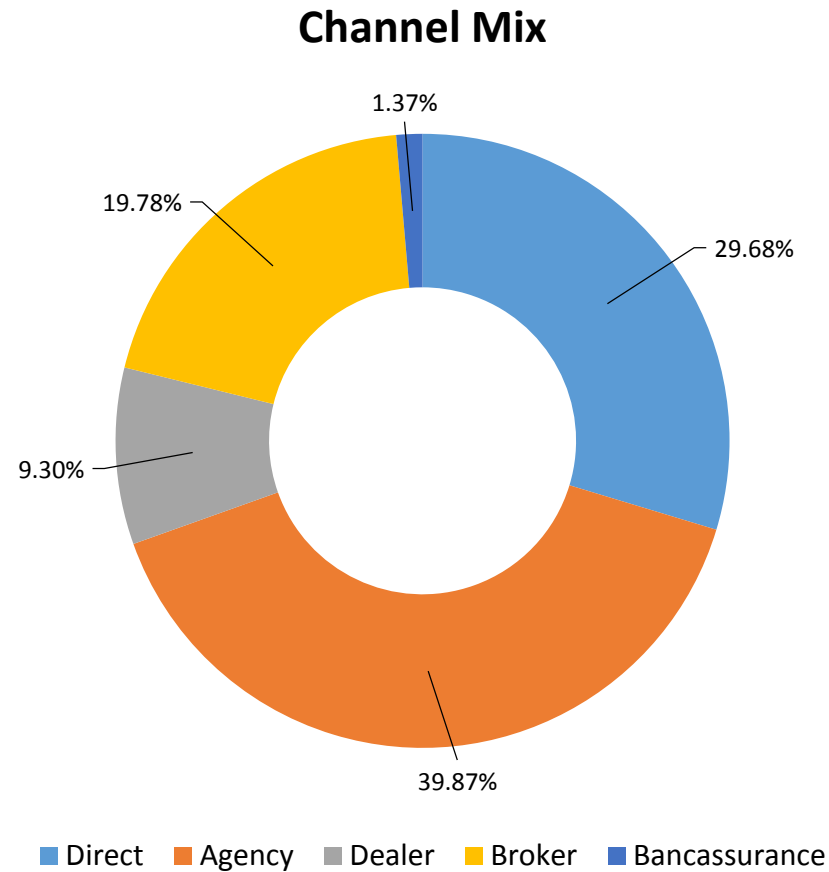
Leverage technology to drive customer satisfaction, profitability and growth

Business Mix – Global GWP FY19

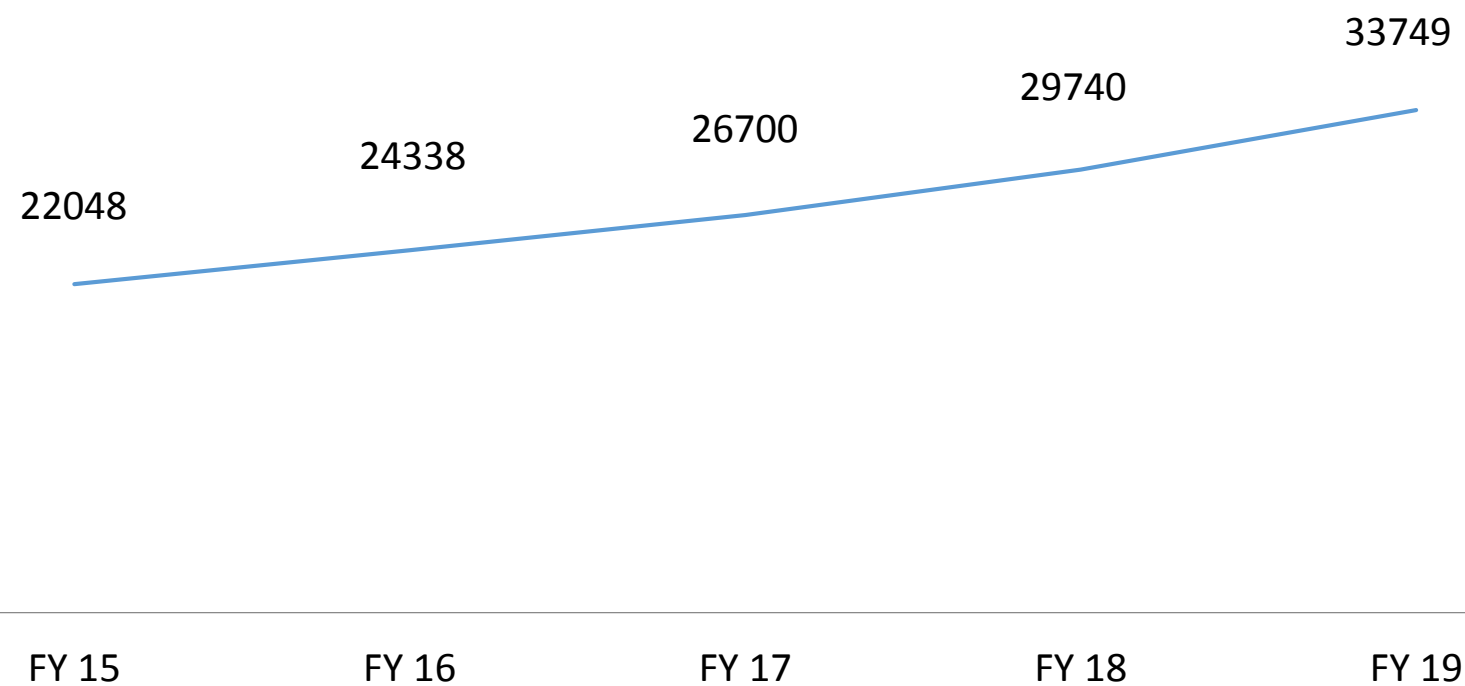
Gross Written Premium 28,017 Cr



Distribution Mix – Indian Business FY19

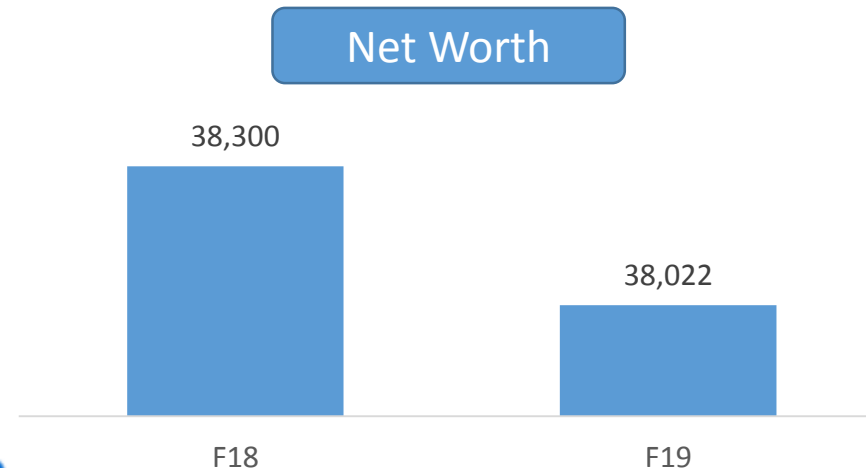
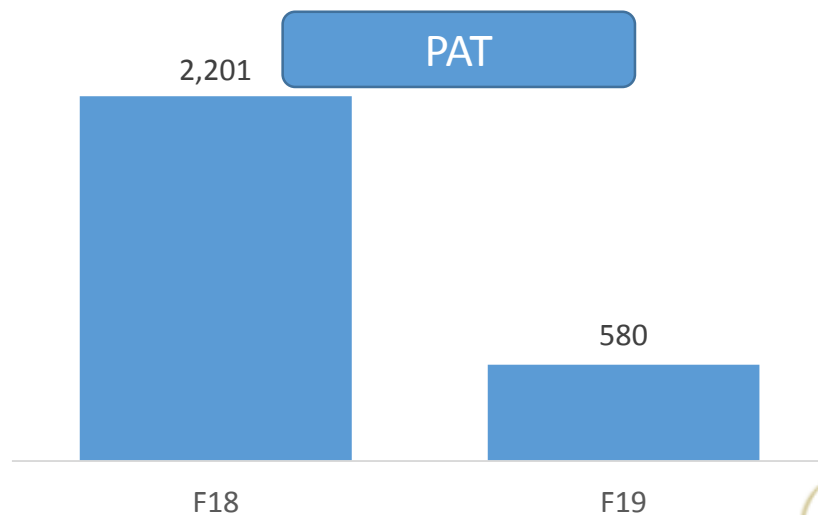
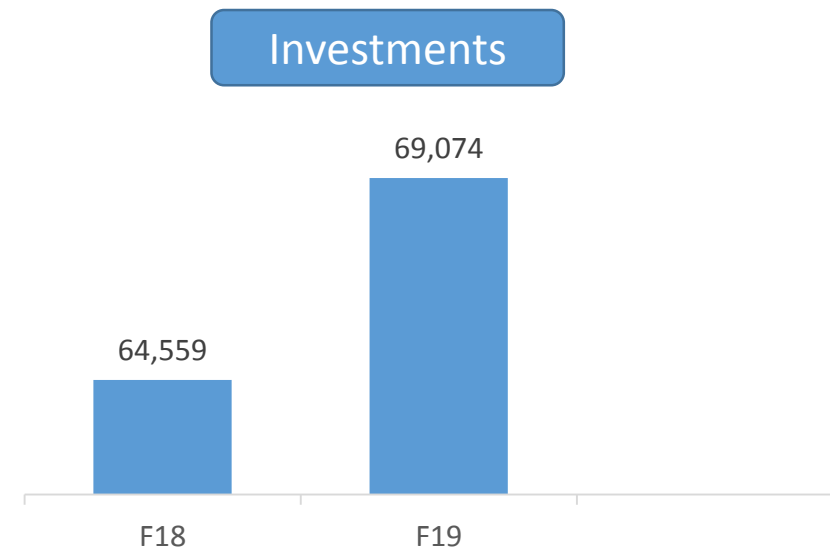
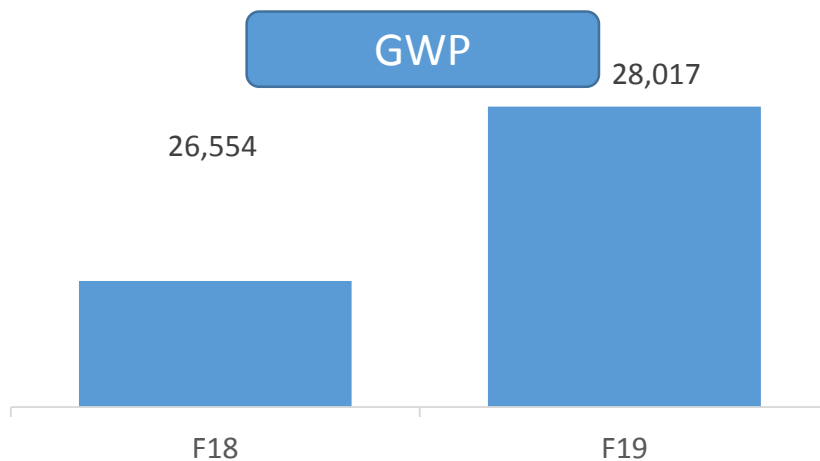


Movement in Technical Reserves (Cr)



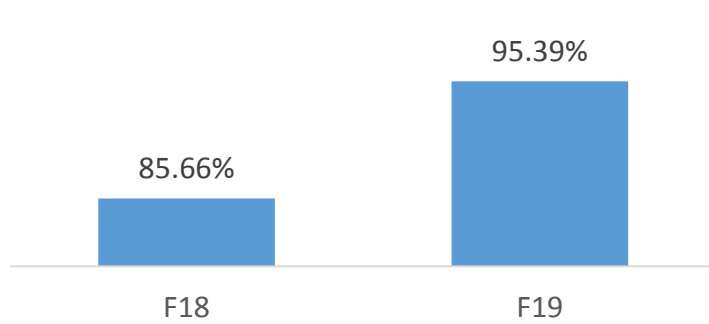
Financial Snapshot

Amount in Crores

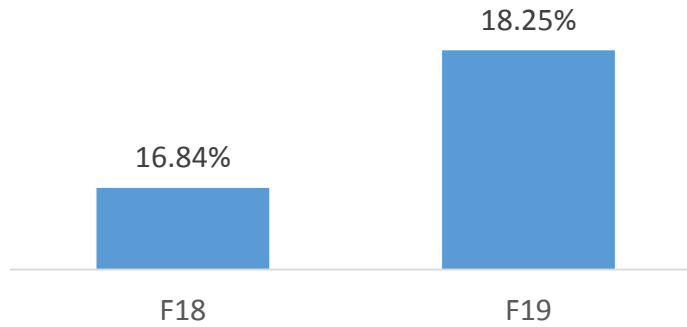


Key Ratios

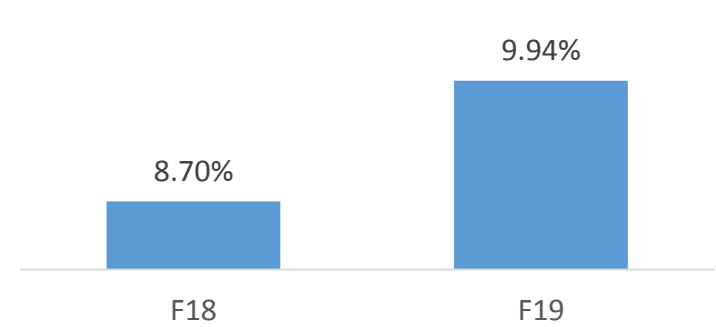
Incurred Claims Ratio



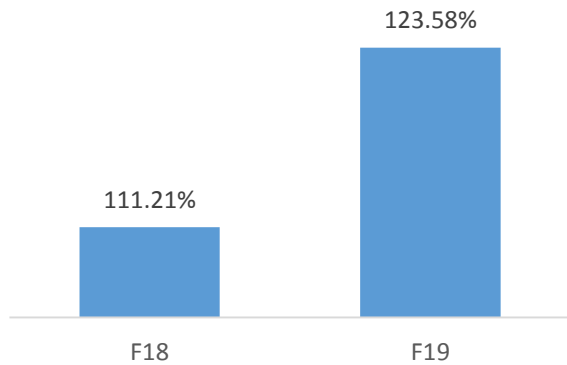
Expense Ratio



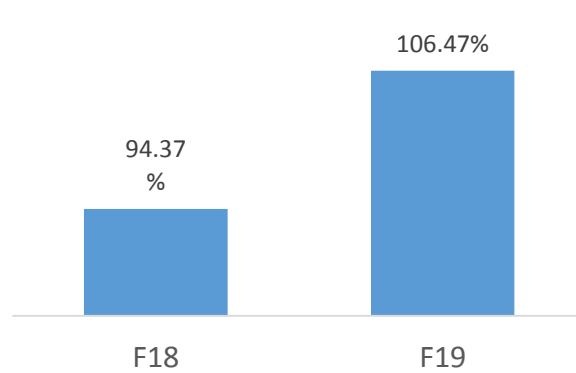
Commission Ratio



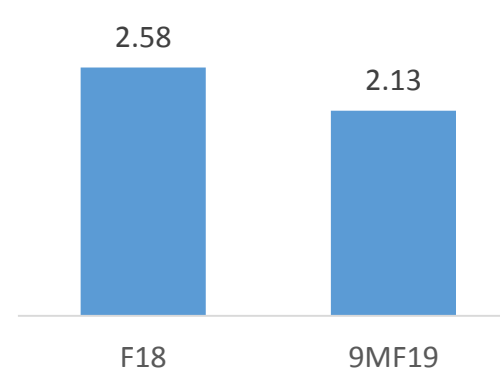
Combined Ratio



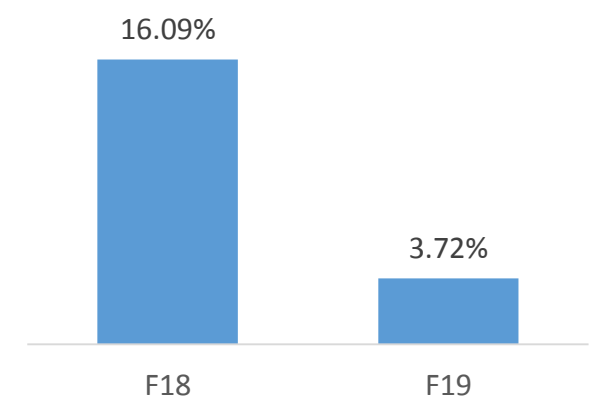
Adjusted Combined Ratio



Solvency Ratio



ROE



Segmental Information

GWP	FY19	FY18	YoY %
Fire	4100	3787	8.27%
Marine	811	685	18.37%
Motor OD	4506	4650	-3.10%
Motor TP	5842	5760	1.43%
Health	8397	7180	16.94%
Personal Accident	554	487	13.73%
Crop	1186	1784	-33.55%
Others	2622	2221	18.06%
Total	28,017	26,554	5.51%

ICR %	FY19	FY18
Fire	113%	77%
Marine	82%	60%
Motor OD	86%	74%
Motor TP	89%	84%
Health	100%	104%
Personal Accident	161%	94%
Crop	169%	92%
Others	76%	62%
Total	95%	86%

Commenting on the performance, Mr. Atul Sahai, Chairman

- FY19 has been a challenging year for the company with multiple CAT events affecting both the Indian and foreign operations. The overall impact of these events was roughly about 740 Cr. On the domestic front, the company was impacted by adverse performance of the crop line of business where poor climatic conditions led to claim estimates being revised higher coupled with refund of some premium due to Area Correction factor computation.
- Underwriting losses from this line of business was 210 Cr. for the Financial Year. The company, during the year, aligned the method of computation of URR for foreign business with that of the Indian business which led to a further hit of about 175 Cr.
- The investment income was impacted by about 116 Cr due to write off/provisions made during the year. On account of change in actuarial assumptions, the provision for retirement benefits was significantly higher than the previous year. The results were further affected by the provisions made by the Pension & Gratuity Funds against their exposure to certain debentures.
- The motor line of business continues to witness severe competition with loss ratio on the motor OD segment significantly higher than last Financial Year.
- The investments continued to show accretion with the assets under management at 69074 Cr. The solvency ratio at 2.13X remains higher than the IRDAI mandated control level solvency ratio of 1.5X.
- While the FY 19 numbers have been below par, 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:

Ms. S N Rajeswari (CFO)

The New India Assurance Company Ltd

Ph: 022 22708232 / 212

Email: cfo@newindia.co.in

*Leadership
& Beyond...*