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: 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
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

Presence in 28 countries
through international branches, agency offices and subsidiaries, including a box at Lloyd's, London

~30 million policies
issued in FY2019 across all product segments
## 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

- Fire: 33.02
- Marine: 8.89
- Motor OD: 14.50
- Motor TP: 18.99
- Health & PA: 2.73
- Crop: 15.97
- Others: 5.90

Leadership & Beyond...
Distribution Mix – Indian Business Period Ended December 2019
Movement in Technical Reserves (Cr)

<table>
<thead>
<tr>
<th>Year</th>
<th>FY 16</th>
<th>FY 17</th>
<th>FY 18</th>
<th>FY 19</th>
<th>9M 2019-20</th>
</tr>
</thead>
<tbody>
<tr>
<td>24,338</td>
<td>26,700</td>
<td>29,740</td>
<td>33,749</td>
<td>36,902</td>
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Financial Snapshot

GWP

<table>
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<tr>
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<th>9M F19</th>
<th>F19</th>
<th>9M F20</th>
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<tbody>
<tr>
<td>20246</td>
<td>28017</td>
<td>23099</td>
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Investments

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<tr>
<th></th>
<th>9M F19</th>
<th>F19</th>
<th>9M F20</th>
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</thead>
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<tr>
<td>68645</td>
<td>69074</td>
<td>68435</td>
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PAT

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<tr>
<th></th>
<th>Q3 F19</th>
<th>Q3 F20</th>
<th>9M F19</th>
<th>9M F20</th>
</tr>
</thead>
<tbody>
<tr>
<td>483</td>
<td>850</td>
<td>1291</td>
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<td></td>
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</table>

Net Worth

<table>
<thead>
<tr>
<th></th>
<th>9M F19</th>
<th>F19</th>
<th>9M F20</th>
</tr>
</thead>
<tbody>
<tr>
<td>38582</td>
<td>38022</td>
<td>35246</td>
<td></td>
</tr>
</tbody>
</table>

Amount in Crores
Financial Snapshot

GNPA %

- 0.24 (9M FY19)
- 0.55 (FY 19)
- 1.62 (9M FY20)

Provisioning for doubtful debts

NPA %

- 0 (9M FY19)
- 0.15 (FY 19)
- 1.09 (9M FY20)

Provisioning for diminution in value of investments

- 45 (9M FY19)
- 27 (FY 19)
- -0.58 (9M FY20)

- 18 (9M FY19)
- 4.67 (FY 19)
- 13 (9M FY20)
Key Ratios

Incurred Claims Ratio
- 96.07% (9M F19)
- 95.39% (F19)
- 91.55% (9M F20)

Expense Ratio
- 15.59% (9M F19)
- 18.25% (F19)
- 15.70% (9M F20)

Commission Ratio
- 9.34% (9M F19)
- 9.94% (F19)
- 9.13% (9M F20)

Combined Ratio
- 121.02% (9M F19)
- 123.57% (F19)
- 116.37% (9M F20)

Adjusted Combined Ratio
- 103.46% (9M F19)
- 106.46% (F19)
- 96.59% (9M F20)

Solvency Ratio
- 2.13 (F19)
- 2.10 (9M F20)

ROE
- 7.21% (9M F19)
- 3.72% (F19)
- 10.48% (9M F20)
## Segmental Information

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

<table>
<thead>
<tr>
<th>ICR %</th>
<th>Q3 2019-20</th>
<th>Q3 2018-19</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fire</td>
<td>72%</td>
<td>141%</td>
</tr>
<tr>
<td>Marine</td>
<td>49%</td>
<td>52%</td>
</tr>
<tr>
<td>Motor OD</td>
<td>85%</td>
<td>92%</td>
</tr>
<tr>
<td>Motor TP</td>
<td>88%</td>
<td>101%</td>
</tr>
<tr>
<td>Health</td>
<td>99%</td>
<td>92%</td>
</tr>
<tr>
<td>Personal Accident</td>
<td>62%</td>
<td>163%</td>
</tr>
<tr>
<td>Crop</td>
<td>164%</td>
<td>269%</td>
</tr>
<tr>
<td>Others</td>
<td>80%</td>
<td>92%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>89%</strong></td>
<td><strong>101%</strong></td>
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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