



दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

(भारत सरकार का उपक्रम)

THE NEW INDIA ASSURANCE COMPANY LTD.

(Govt. of India Undertaking)

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 2270 8100
022 2270 8400
Website : www.newindia.co.in

Ref. No.: NIACL/CMD_BoardSectt/2024-25

08th August, 2024

To,

The Manager
Listing Department
BSE Limited
PhirozeJeejeebhoy 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 quarter ended 30th June, 2024, uploaded for your kind information and records.

The above information is being made available on the Company's website www.newindia.co.in

**Yours Sincerely,
For The New India Assurance Company Limited**

**Jyoti Rawat
Company Secretary & Chief Compliance Officer**



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The New India Assurance Co. Ltd.

एशोरिंग अफिस एंड ब्रान्च
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The New India Assurance Co. Ltd Investor Presentation For Period Ending 30th June 2024





Agenda



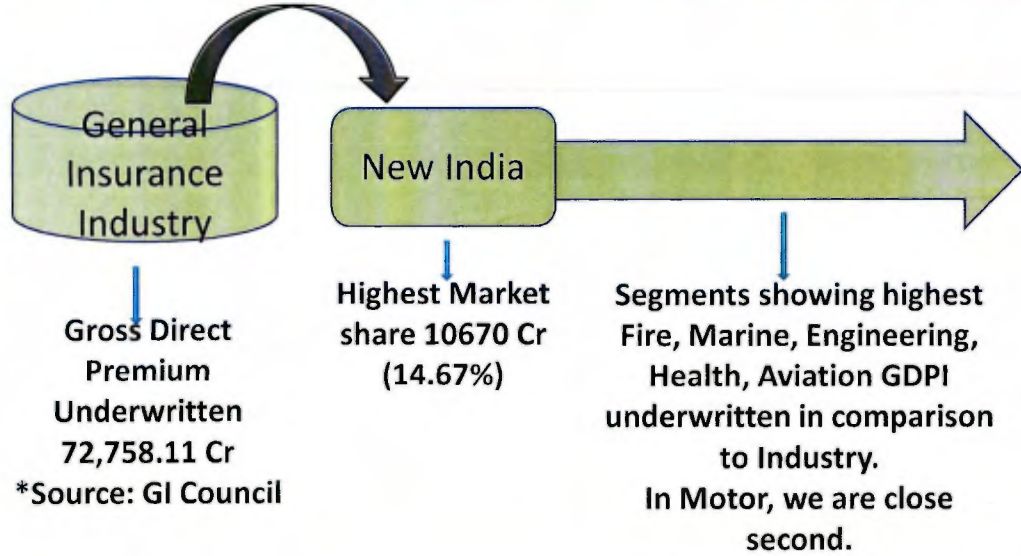
- Industry Overview
 - Company Overview
 - Financial Performance
 - Segmental Performance
-
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Industry Overview

Leader in Segment Wise Performance in terms of Gross Direct Premium Income Underwritten For Q1 FY 2024-25

Market leader in Major segments



SEGMENT	GDPI (in cr.)
FIRE	1388
MARINE	256
ENGINEERING	222
MOTOR	2163
HEALTH INCLUDING PA	5881
AVIATION	97



Company Overview

HIGHEST MARKET SHARE- ₹ 10670(14.67%)
105 YEARS OF EXPERIENCE IN GENERAL INSURANCE INDUSTRY
STRONG SOLVENCY @ 1.83X

PRESENCE IN 25 COUNTRIES
1755 OFFICES IN INDIA.
DOMINANT DOMESTIC MARKET POSITION

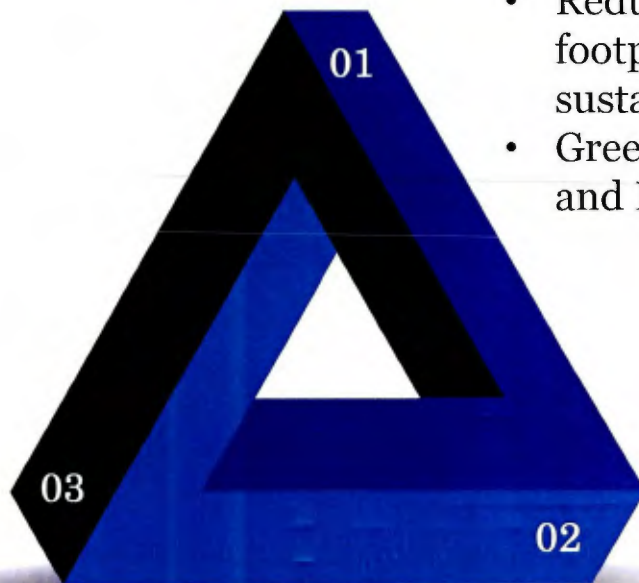
BRAND EXCELLENCE - AM BEST & CRISIL RATINGS
ISO 27001:2013 CERTIFICATION
MARKET LEADER IN GENERAL INSURANCE SECTOR

DIVERSIFIED PRODUCT MIX WITH TECHNICAL COMPETENCE
MULTI CHANNEL DISTRIBUTION

EXCELLENCE IN CUSTOMER SERVICE AND TECHNOLOGY
CONSISTENT MARKET LEADERSHIP & GROWTH



ESG Initiatives



Environmental

- Reducing carbon footprints by sustainable practice
- Green energy solutions and Digital process

Governance

- Implemented various governance practices
- Transparency and accountability in all operations

Social

- Involved in various social initiatives like education, health etc.
- Used entire CSR budget in social welfare



Future Strategy



Increasing return on equity

INCREASE IN MARKET SHARE
IMPROVING PROFIT
MARGIN BY LEVERAGING
ECONOMIES OF SCALE
DRIVEN BY GROWTH

RATIONALISATION OF
OPERATING OFFICES.

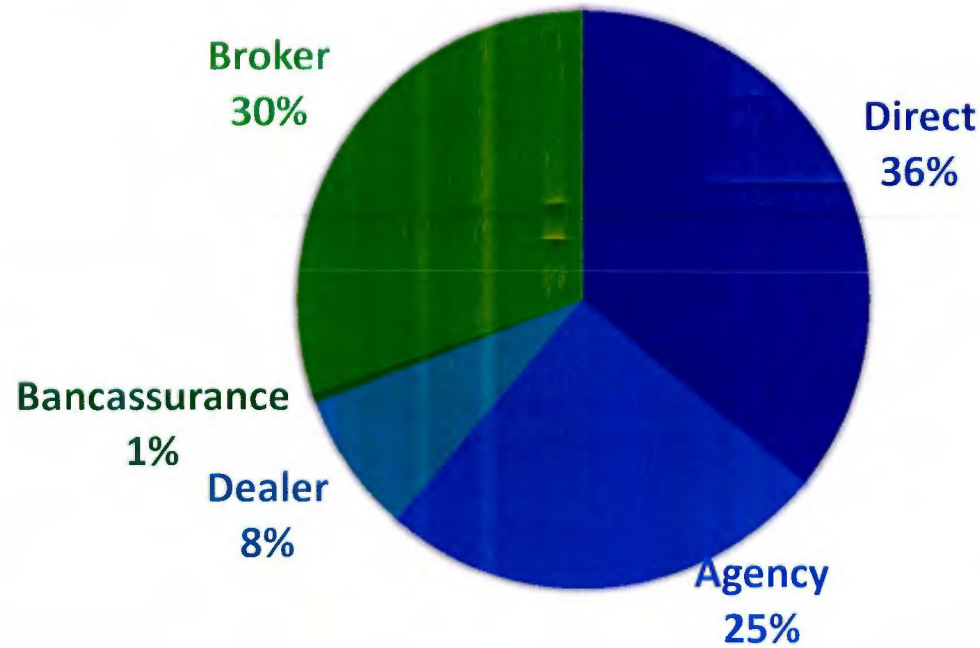
INCREASING DIGITAL
PENETRATION

MAINTAINING HEALTHY
SOLVENCY MARGIN

LEVERAGE TECHNOLOGY
TO DRIVE CUSTOMER
SATISFACTION,
PROFITABILITY AND
GROWTH



Distribution Mix – Indian Business for Q1 FY 2024-25





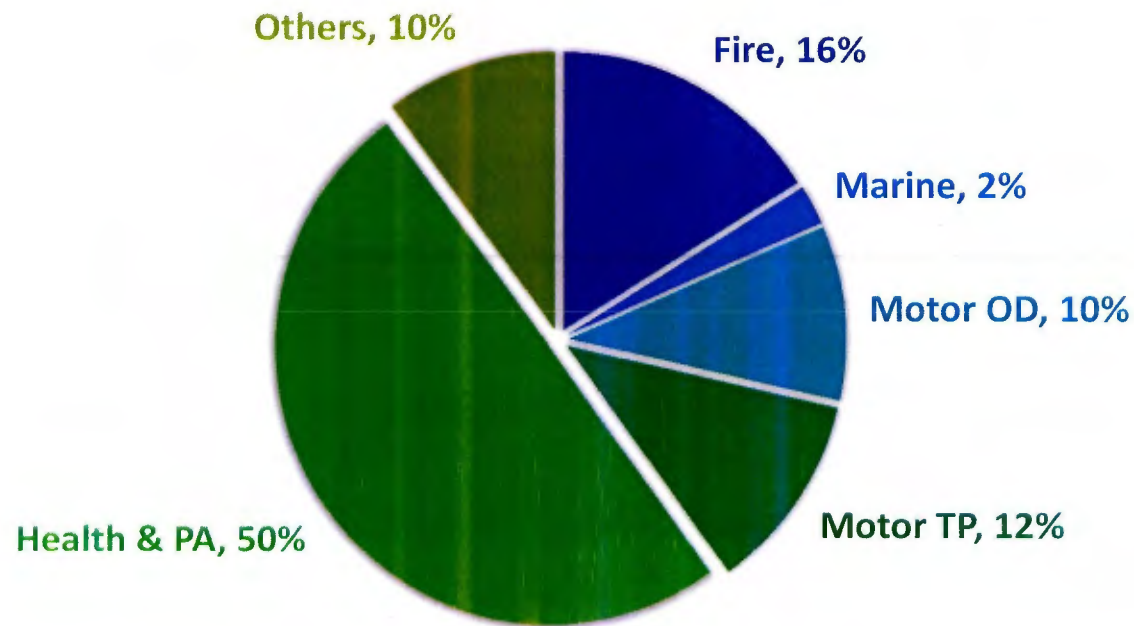
Financial Performance



Particulars	Q1 FY 2024-25	Q1 FY 2023-24	Growth
GDPI	10536	10212	3.17%
GWP	11788	11362	3.74%
NEP	8503	7919	7.37%
Profit after tax	217	260	-16.53%
Net Worth	21343	20250	5.39%
Net Worth including Fair Value Change	47703	38487	23.94%
Investment Assets at Market Value	98770	90152	9.55%
ICR	95.98	96.19	
Combined Ratio	116.05	115.16	
Solvency Ratio	1.83	1.85	
Return on Equity	4.09	5.18	

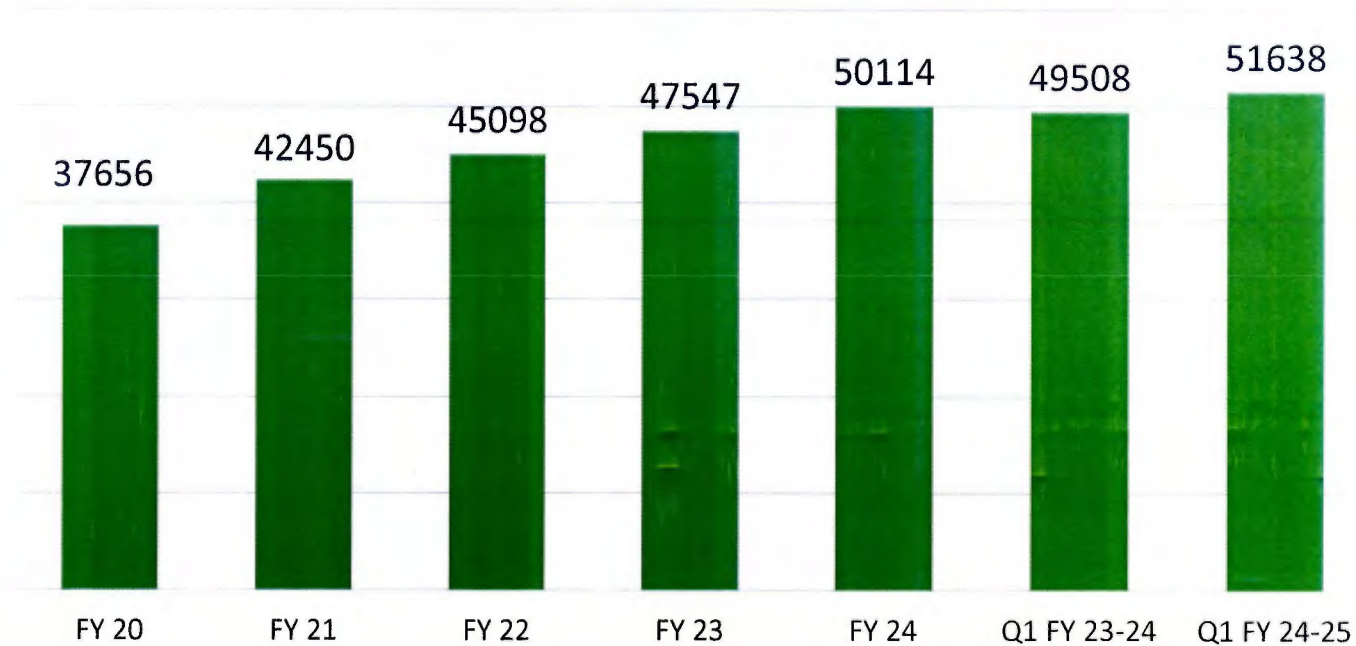


Product Mix GWP Q1 FY 24-25





Movement in Technical Reserves (Cr)





Key Ratios

Ratios	Q1 FY 2024-25	Q1 FY 2023-24
Incurred Claim Ratio	95.98	96.19
Commission Ratio	8.49	7.49
Expense Ratio	11.58	11.77
Combined ratio	116.05	115.16
Solvency Ratio	1.83	1.85
ROE	4.09	5.18



The New India Assurance Company Limited



Financials for the Period Ended 30th June 2024

(Rs. in Crores)

	Q1 FY 24-25	Q1 FY 23-24
Net Worth	21343	20250
Net Worth including Fair Value Change	47703	38487
General Reserves	16819	16051
Investment Assets at Market Value	98770	90152
Solvency Ratio (Times)	1.83	1.85



NEW INDIA ASSURANCE

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Segmental Performance

	Gross Written Premium			Net Earned Premium			Incurred Claim Ratio	
	Q1 FY 24-25	Q1 FY 23-24	YOY%	Q1 FY 24-25	Q1 FY 23-24	YOY%	Q1 FY 24-25	Q1 FY 23-24
Fire	1894	2040	-7.15%	619	701	-11.69%	7.85	48.25
Marine	274	273	0.36%	145	118	22.88%	56.19	70.77
Motor OD	1193	1221	-2.29%	1218	1111	9.63%	114.82	112.70
Motor TP	1363	1246	9.39%	1443	1423	1.40%	111.69	95.02
Health incl. Per. Accdnt.	5862	5552	5.58%	4372	4145	5.47%	105.95	104.53
Others Misc.	1202	1030	16.69%	706	421	67.69%	54.95	61.26
Total	11788	11362	3.74%	8503	7919	7.37%	95.98	95.59



Comments of the CMD- Ms Girija Subramanian

The New India Assurance Company reports Profit After Tax of 217 Cr for the quarter ending June 2024

“The gross written premium growth was muted at 3.74% as the company continued to rationalize its portfolio mix, in favour of lines where profitability is better. The incurred claim ratio was impacted by elevated loss ratio in the Motor segment, especially in the Motor third party segment where no premium increase has been notified yet. Health segment loss ratio was adversely impacted by the government business segment which saw higher incurred claims, primarily due to seasonal factors, and this segment should see improved performance going ahead. Other segments performed well. The net worth of the company has increased from 44,704 Cr in March 2024 to 47,703 Cr in June 2024. Going forward, the company will be focusing on the retail segment and better performance can be expected in the coming quarters.”



Thank You!

