दि न्यू इंन्डिया एश्योरन्स कंपनी लिमिटेड

THE NEW INDIA ASSURANCE COMPANY LTD.

पंजीकृत एवं प्रधान कार्यालय : न्यु 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/CMD_BoardSectt/2026-27 24th July, 2026

To,

The Manager	The Manager
Listing Department	Listing Department
BSE Limited	The National Stock Exchange of India Ltd.
Phiroze Jeejeebhoy Tower	Exchange Plaza, 5th floor, Plot C/1,
Dalal Street	G Block, Bandra-Kurla Complex
Mumbai 400 001	Mumbai 400 051

Scrip Code: (BSE – 540769/NSE – NIACL)

Dear Sir/Madam,

Sub: Investor Presentation

Investor Presentation for the quarter ended 30th June, 2026, 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

ABHISHEK PAGARIA Digitally signed by ABHISHEK PAGARIA
Date: 2026.07.24
21:14:23 +05'30'

Abhishek Pagaria
Company Secretary

Results for the Quarter ended 30th June 2026

NEW INDIA ASSURANCE

दि न्यू इन्डिया एश्योरन्स कंपनी लिमिटेड

The New India Assurance Co. Ltd

Disclaimer

This presentation may contain forward-looking statements, which are not historical facts but relate to future expectations, projections, objectives, or strategies of the Company. Such statements are inherently subject to various risks, uncertainties, and assumptions—many of which are beyond the Company's control—and actual results may differ materially. Factors that could cause such differences include, but are not limited to, changes in applicable laws and regulations, implementation risks, economic and political developments (domestic and international), market volatility, monetary and fiscal policy shifts, and other unforeseen events including natural disasters or geopolitical disruptions. These statements reflect management's views as of the date of this presentation, based on information currently available and assumptions considered reasonable at that time. However, no assurance can be given as to their accuracy or validity. The Company undertakes no obligation to revise or update any forward-looking statements, except as required by applicable law.

Chairperson's comments on Q1 FY27 performance

Mrs. Girija Subramanian, CMD

Commenting on the results, Chairman-cum-Managing Director, Ms. Girija Subramanian said, "Q1FY27 was a challenging quarter for the Indian general insurance industry. The insurance industry property premium crashed by 27.8% during the quarter and Q1FY27 being a property heavy quarter for New India Assurance ,our overall GWP growth was muted at 2.9%.

The Motor Third Party line of business continued to be under pressure as there was no premium increase and the claim inflation pressure continuing. The significant spike in Motor TP loss ratio had a severe adverse impact on the results. The industry is looking forward to a hike in Motor Third Party premium.

Our solvency ratio remained healthy at 1.80x. Our investment assets on a market value basis stood at a healthy Rs.99,980 crs. Going forward, we will continue our efforts to change the business mix in favor of retail and MSME with the focus on newer product lines where competitive intensity is lower."

Agenda

- Financial Performance
- Performance v/s industry
- Company strategy

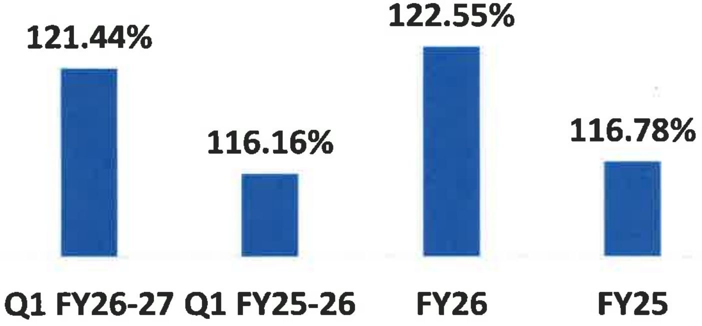
Financial Performance

Amounts in ₹ Cr	Q1 FY26-27	Q1 FY25-26	FY26	FY25
Gross Written Premium	13,720	13,334	47,174	43,618
% Change YoY	2.90%	13.11%	8.15%	3.86%
Net Written Premium	11,229	10,840	39,331	36,315
Net Earned Premium	9,683	9,369	38,462	35,368
Net Incurred Claim	10,010	9,347	37,942	34,168
ICR %	103.38%	99.76%	98.65%	96.61%
Commission	944	926	3,836	3,615
As a % of Net Written Premium	8.41%	8.54%	9.75	9.95
Operating Expenses	1,084	852	5,566	3,709
As a % of Net Written Premium	9.66%	7.86%	14.15	10.21
Combined Ratio %	**121.44%**	**116.16%**	122.55	116.78
Underwriting Results*	(2,356)	(1,756)	(8,882)	(6,124)
Investment Income	2,146	2,290	11,112	8,034
Interest/Dividend/Rent	1,296	*1,405*	5,635	5214
Capital Gains	850	*885*	5,477	2820
Other Income/(expenses)	18	(145)	(968)	(875)
PBT	(191)	389	1,262	1,034
Tax	65	(2)	(122)	46
PAT	(257)	391	1384	988

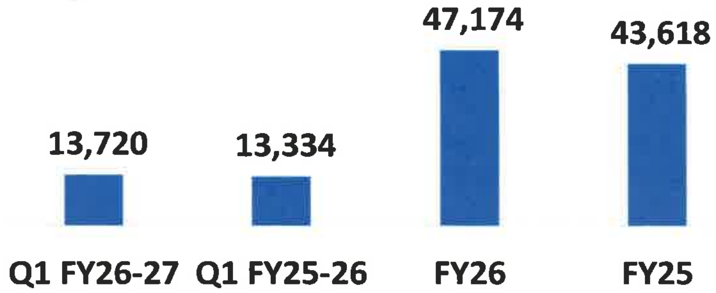
*Underwriting results were impacted by increased ICR and increase in operating expenses.

Financial performance

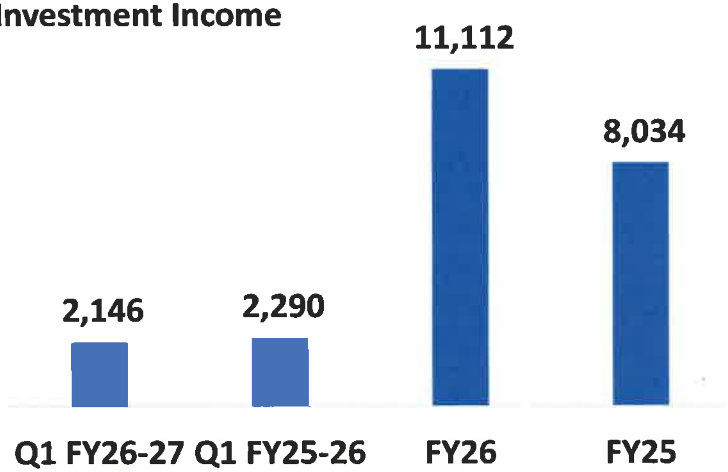
Combined Ratio



Gross Written Premium

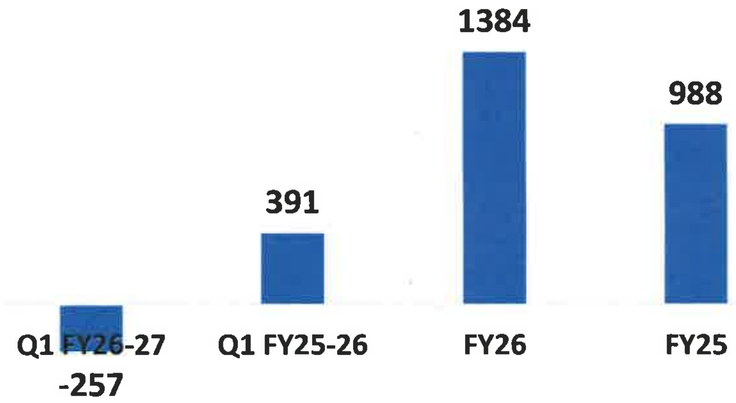


Investment Income

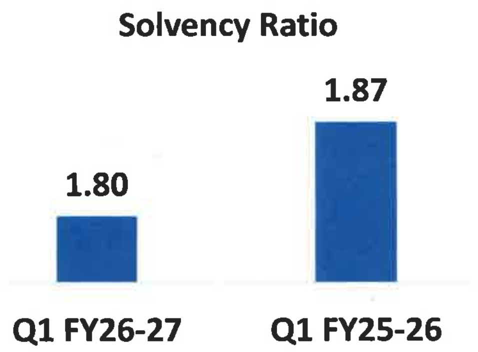


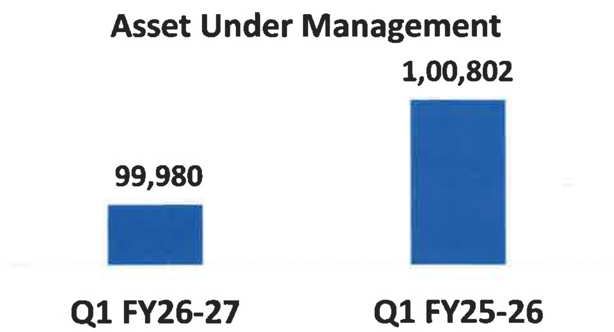
All amounts in ₹ Cr

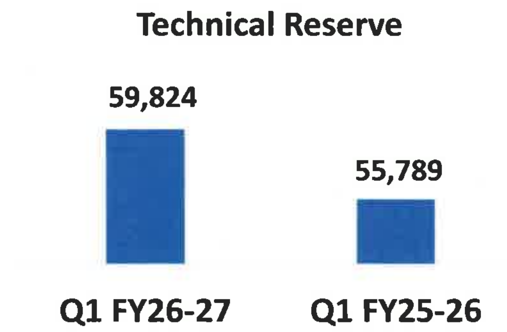
PAT

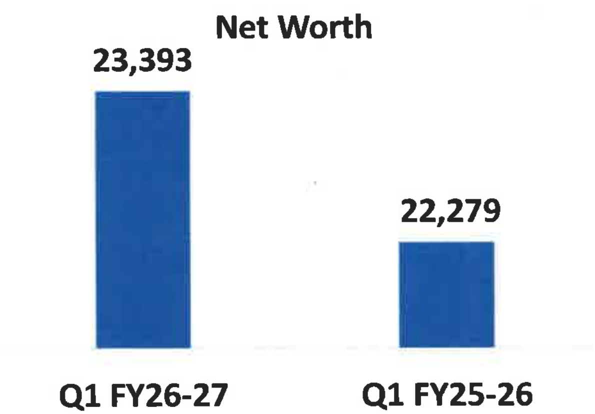


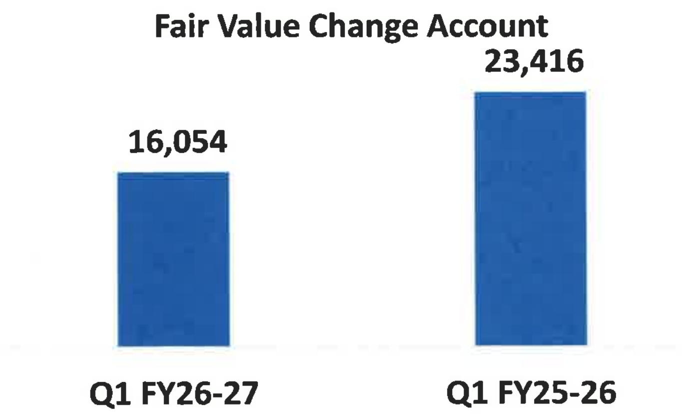
Financial performance

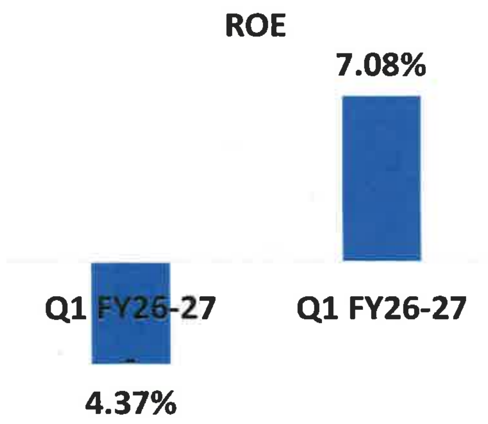












All amounts in ₹ Cr

Segment wise performance – Gross Written Premium

GWP	Q1 FY26-27	Q1 FY25-26	% Change	FY 25-26	FY 24-25	% Change
FIRE	1971.34	2272.28	(13.24)%	6,895	6,225	10.76%
MARINE	448.70	300.48	49.33%	1,125	1,010	11.43%
MOTOR OD	1433.73	1270.29	12.87%	5,514	5,406	1.99%
MOTOR TP	1558.31	1414.62	10.16%	6,661	6,652	0.13%
Health & PA	6818.51	6691.41	1.90%	22,444	19,928	12.62%
Crop	0.04	126.14	(99.97)%	133	483	(72.51)%
OTHERS	1,489.82	1,258.35	18.39%	4,402	3,914	12.48%
TOTAL	**13720.47**	**13,333.57**	**2.90%**	**47,174**	**43,618**	**8.15%**

All amounts in ₹ Cr

C1

Segment wise performance – Incurred Claims Ratio

ICR	Q1 FY26-27	Q1 FY25-26	FY 25-26	FY 24-25
FIRE	31.72%	11.53%	76.54%	71.20%
MARINE	84.66%	59.89%	86.74%	53.74%
MOTOR OD	119.06%	116.35%	108.85%	104.22%
MOTOR TP	122.20%	105.09%	113.86%	108.17%
Health & PA	108.24%	108.97%	99.05%	100.98%
Crop	8152.54%	88.90%	96.15%	81.02%
OTHERS	65.91%	94.12%	63.40%	58.77%
TOTAL	**103.38%**	**99.76%**	**98.65%**	**96.61%**

Agenda

- Financial Performance
- Performance v/s industry
- Company strategy

C1

Performance v/s industry (Indian business)

GI industry grew by 10.9% in Q1 FY26-27

NIACL domestic gross direct premium income grew by 3%

The QoQ market share increased from 12.74% to 14.45%

C1

Segment wise market share

Segment (₹ Cr)	Market	NIACL	Market Share
Fire	8,110	1,408	17.35%
Marine	2,321	399	17.17%
Motor	26,426	2,724	10.31%
Health & PA	43,496	6,927	15.92%
Crop	106.50	0	0%
Others	7,459	1,244	16.68%
Total	**87,918**	**12,701**	14.45%

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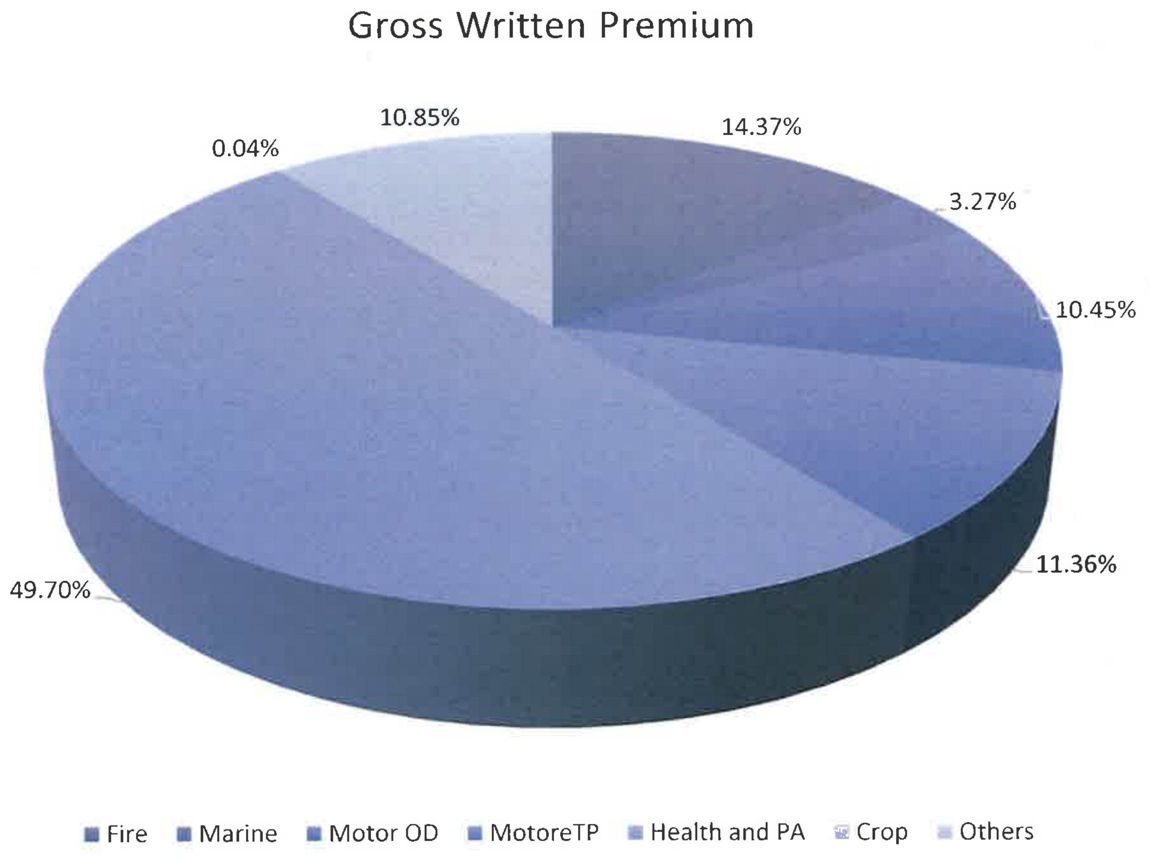
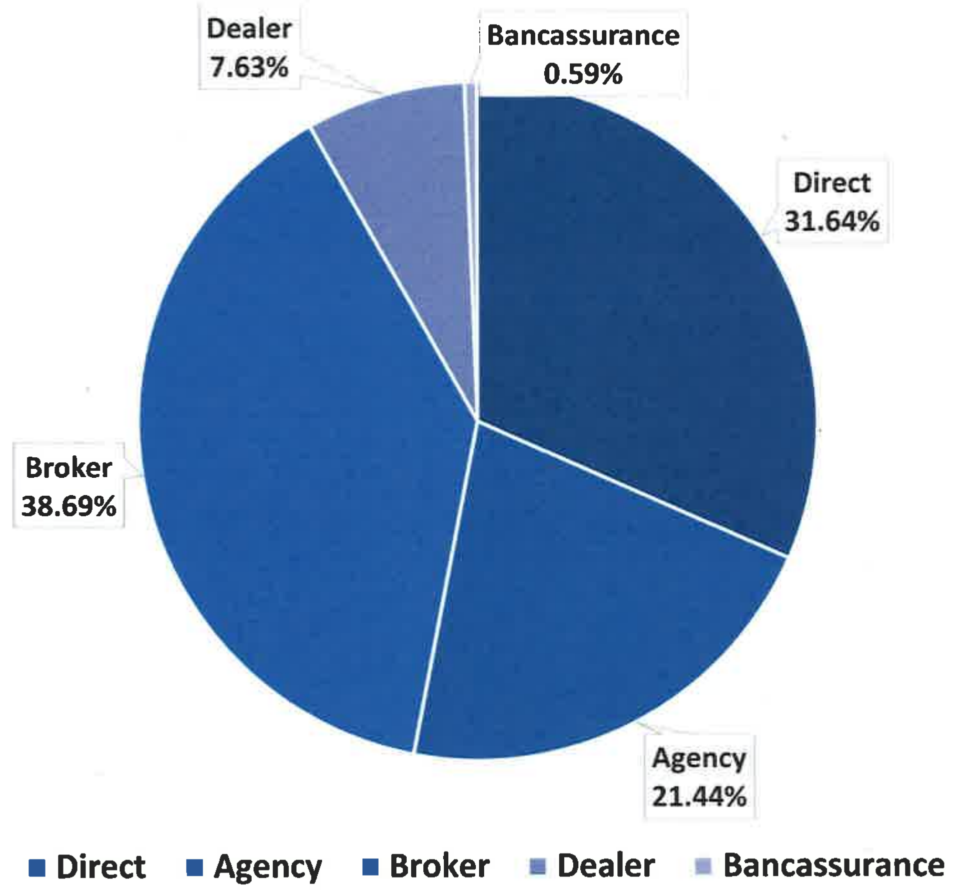
About the company

107th year of operation	Market leadership with a strong brand image	Rated AAA by CRISIL and B++ (Good - Positive) by AM Best
Multi channel distribution network	Indian multinational with presence in 24 countries	1,594 offices in India underlining strong domestic presence

Segment Mix


Gross Written Premium
14.37%
3.27%
10.45%
11.36%
49.70%
0.04%
10.85%
Fire
Marine
Motor OD
MotoreTP
Health and PA
Crop
Others

Distribution mix – Q1 FY 26-27(Indian business)



Key initiatives for FY27

Focus on newer product lines, create new market to increase market penetration.

Launching innovative new products with focus on Retail and MSME.

Emphasis on growth in segments other than Motor and Health where competitive intensity is high.

Further impetus on risk management initiatives and taking steps to improve the global credit rating.

Key IT initiatives

Call centre offering services in 7 regional languages	Revamped website	WhatsApp services in 8 languages which offer policy and claim related services
AI/ML enabled Chatbot for customer service	Claim automation efforts continue for faster claim settlement	Customer portal offering a seamless user experience for standard products

NEW INDIA ASSURANCE

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The New India Assurance Co. Ltd

Thank You