



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/2025-26

July 29, 2025

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 quarter ended 30th June, 2025, 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
Company Secretary



Results for the period ended 30 June 2025

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 Q1FY26 performance



Mrs. Girija Subramanian, CMD

***“It gives me great pleasure to inform you that NIACL has achieved a gross written premium of 13,334 Cr, reflecting a YoY growth of 13.11% in Q1FY26. The domestic gross direct premium during the period grew by more than 15% vis-à-vis the industry which grew by 8.84%. Consequently our market share as per the GI council statistics for the period increased from 14.65% to 15.51%. The healthy growth rate in domestic business was despite a lower growth in Motor LOB where we have taken a more cautious approach considering the current competitive intensity. The combined ratio at 116.16% was stable compared to the same period last year. Fire, Engineering and Health portfolio registered a healthy growth. The unfortunate incident involving the Air India flight had an adverse impact on the underwriting results. Health segment witnessed a slightly higher loss ratio and some large losses impacted the liability and miscellaneous portfolio as well.*”**

Some more provisions were made towards some legacy non-moving balances which was offset by a healthy investment income. The profit after tax increased by 80% to 391 Cr. Our balance sheet remains robust with assets under management of 1,00,802 Cr and net worth of 45,414 Cr. The solvency ratio was stable at 1.87x.

Our focus for remainder of FY26 will remain on further enhancing profitability, with a strong emphasis on launching innovative products aimed at the retail and MSME segments.”

Agenda



Financial Performance

Performance v/s industry

Company strategy

Agenda



Financial Performance

Performance v/s industry

Company strategy



Financial Performance

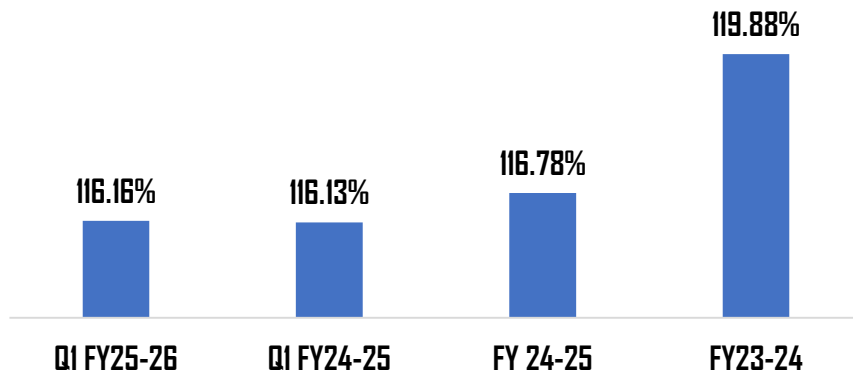
Amounts in ₹ Cr	Q1FY26	Q1FY25	FY25	FY24
Gross Written Premium	13333.58	11787.92	43618	41996
% Change YoY	13.11%	3.74%	3.86%	8.26%
Net Written Premium	10839.90	9,577	36315	34407
Net Earned Premium	9369.42	8503	35368	34028
Net Incurred Claim	9347.01	8161	34168	33128
ICR %	99.76%	95.98%	96.61%	97.36%
Commission	926	813	3,615	3,008
As a % of Net Written Premium	8.54%	8.49%	9.95%	8.74%
Operating Expenses	852	1,116	3,709	4,742
As a % of Net Written Premium	7.86%	11.65%	10.21%	13.78%
Combined Ratio %	116.16%	116.13%	116.78%	119.88%
Underwriting Results	-1756	-1,588	-6,124	-6,850
Investment Income	2290	1,852	8,034	9,241
Interest/Dividend/Rent	1405	1132	5214	4872
Capital Gains	885	720	2820	4369
Other Income/(expenses)*	-145.35	-9.23	-875	-946
PBT	389	256	1034	1445
Tax	-2.06	39	46	316
PAT	391	217	988	1,129

***Other income/expenses includes provision towards non-moving reinsurance balances of Rs. 99.48 Cr and remaining provision towards other doubtful debts, CSR & GST expenses**

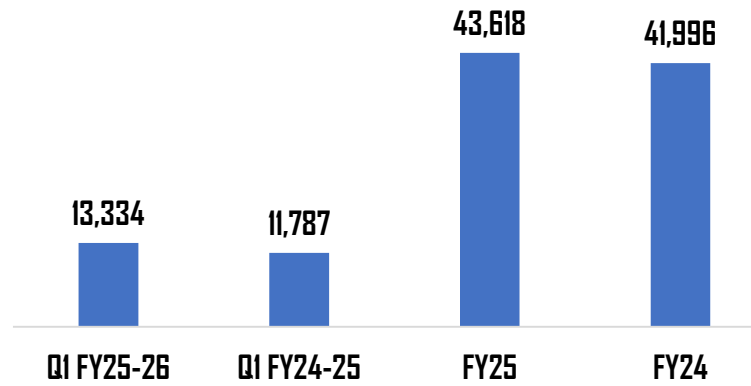
Financial performance



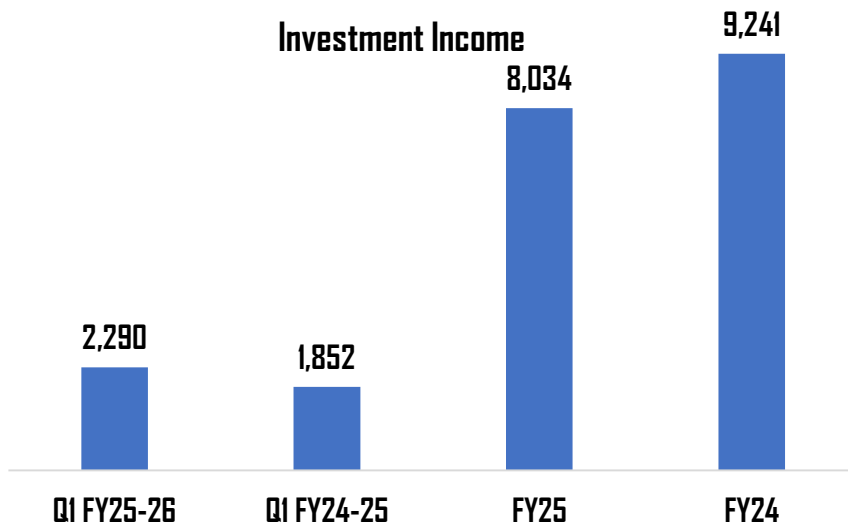
Combined Ratio



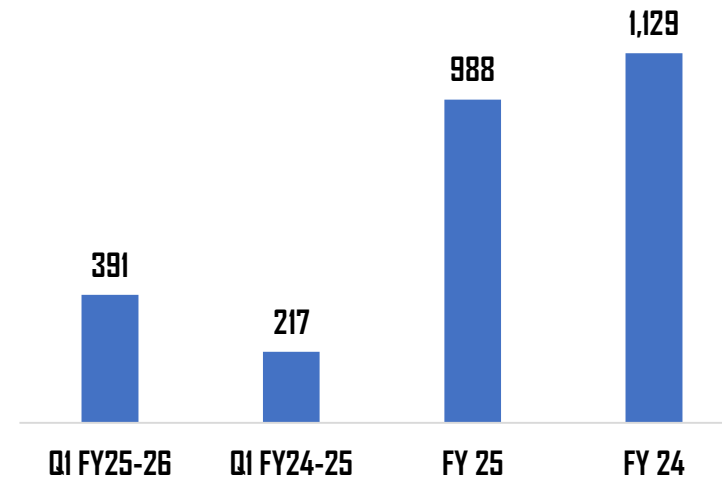
Gross Written Premium



Investment Income



PAT

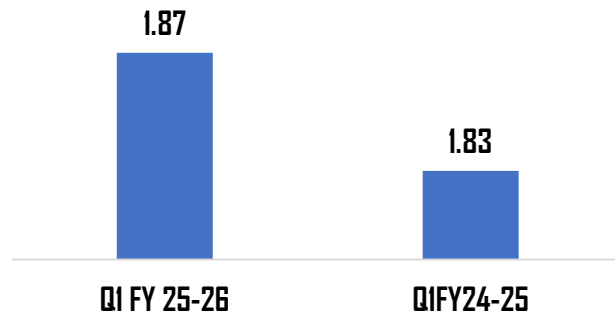


All amounts in ₹ Cr

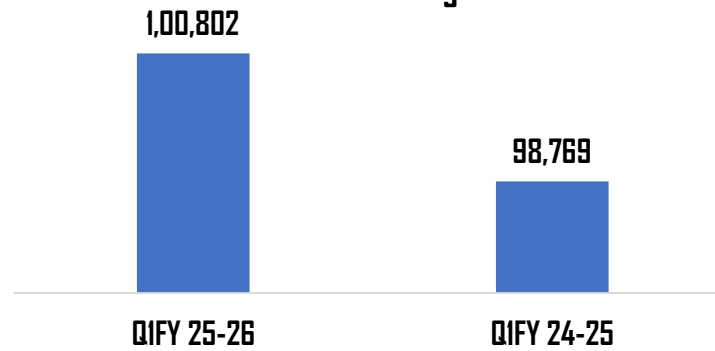


Financial performance

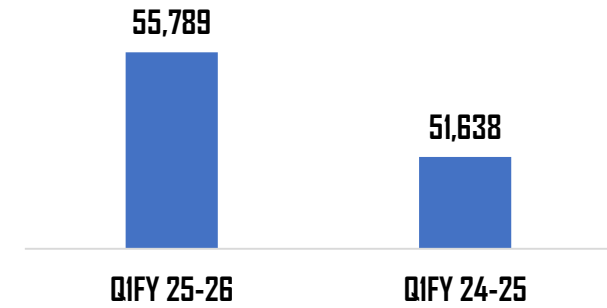
Solvency Ratio



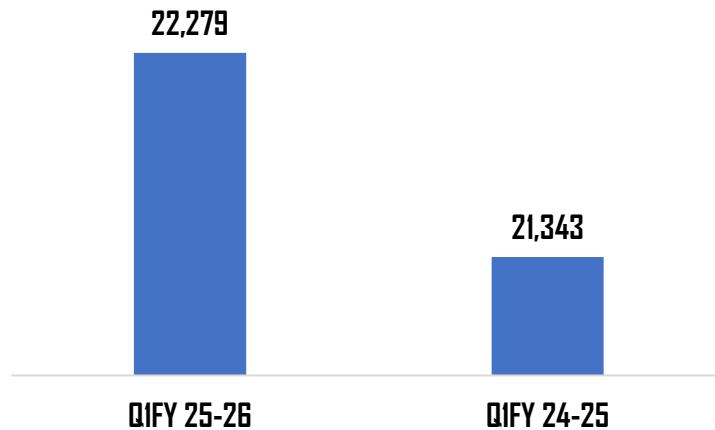
Asset Under Management



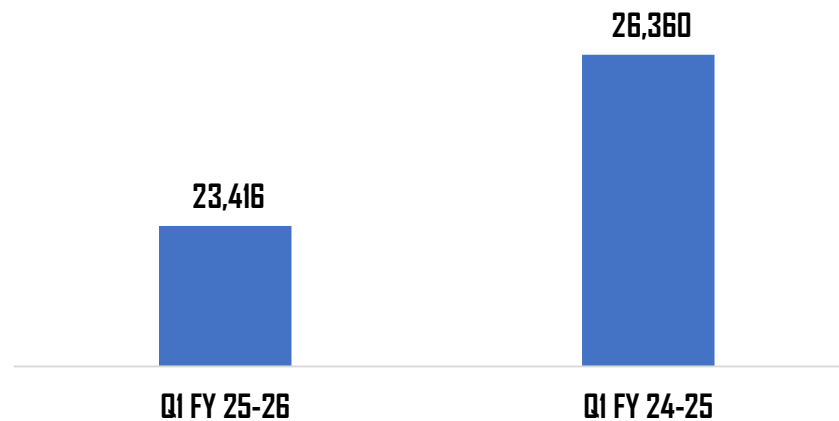
Technical Reserve



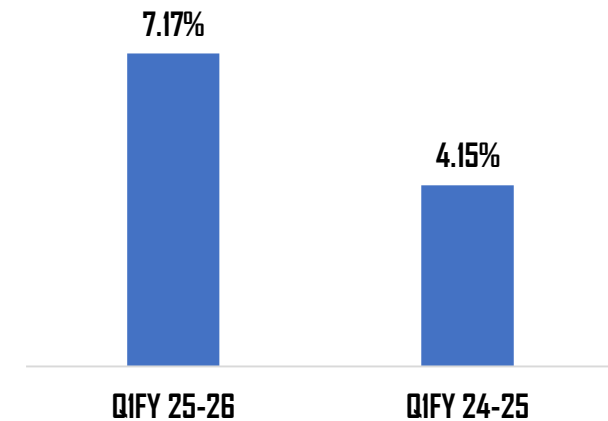
Net Worth



Fair Value Change Account



ROE



All amounts in ₹ Cr

Capital gains realised during the Quarter
was 885 Cr

Segment wise performance

	GWP		% YoY	ICR %	
	Q1FY25-26	Q1FY24-25		Q1FY25-26	Q1FY24-25
Fire	2272	1894	19.95%	11.44%	7.75%
Marine	300	274	9.48%	59.88%	55.86%
Motor OD	1270	1193	6.45%	116.35%	114.86%
Motor TP	1415	1363	3.81%	105.09%	111.71%
Health & PA	6692	5862	14.15%	108.98%	105.96%
Crop	126	125	0.8%	94.23%	72.26%
Others	1258	1077	16.80%	89.20%	50.79%
Total	13333	11788	13.10%	99.76%	95.98%

Others segment saw an increase in ICR due to aviation loss and some large losses in liability and miscellaneous portfolio

Motor TP loss ratio remains higher and MORTH has not notified any premium increase

Health segment also witnessed an increase in incurred claim ratio

Agenda



Financial Performance

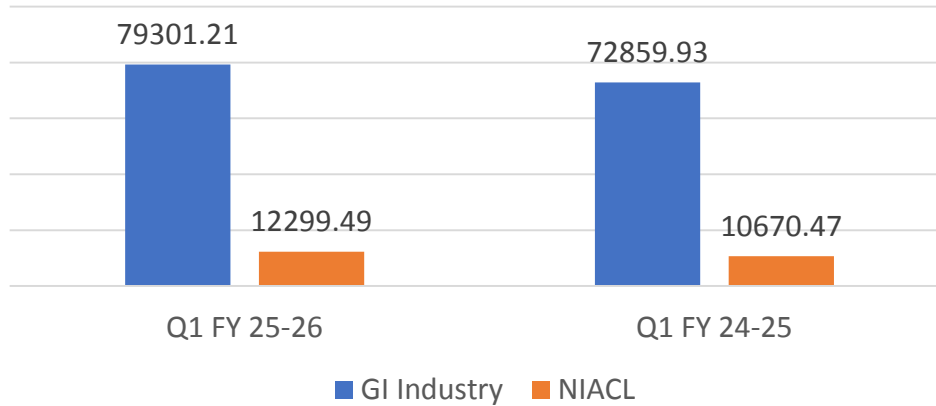
Performance v/s industry

Company strategy



Performance v/s industry (Indian business)

GI Industry VS NIACL



Quarterly Comparison ₹ Cr

Particulars	Q1FY26	Q1FY25
GI industry	79301.21	72,859.93
NIACL	12299.49	10,670.47
Industry Growth %	8.84%	13.33%
NIACL Growth %	15.27%	2.82%

GI industry grew by 8.84% in Q1 FY26

NIACL domestic gross direct premium income grew by 15.27%

The market share increased to 15.51% from 14.65% same period last year

Segment wise market share

Segment (₹ Cr)	Market	NIACL	Market Share
Fire	11241.76	1857.16	16.5
Marine	1737.15	280.68	16.2
Motor	23200.28	2302.1	9.92
Health & PA	35543.33	6713.35	18.9
All other Misc. (Incl. Crop*, Credit & Misc.)	3658.06	559.97	15.3
Others	3920.63	586.23	15
Total	79,301.21	12299.49	15.5

*Company had, in the past, taken a conscious decision not to write crop line of business directly

Agenda



Financial Performance

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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) by AM Best

Multi channel distribution network

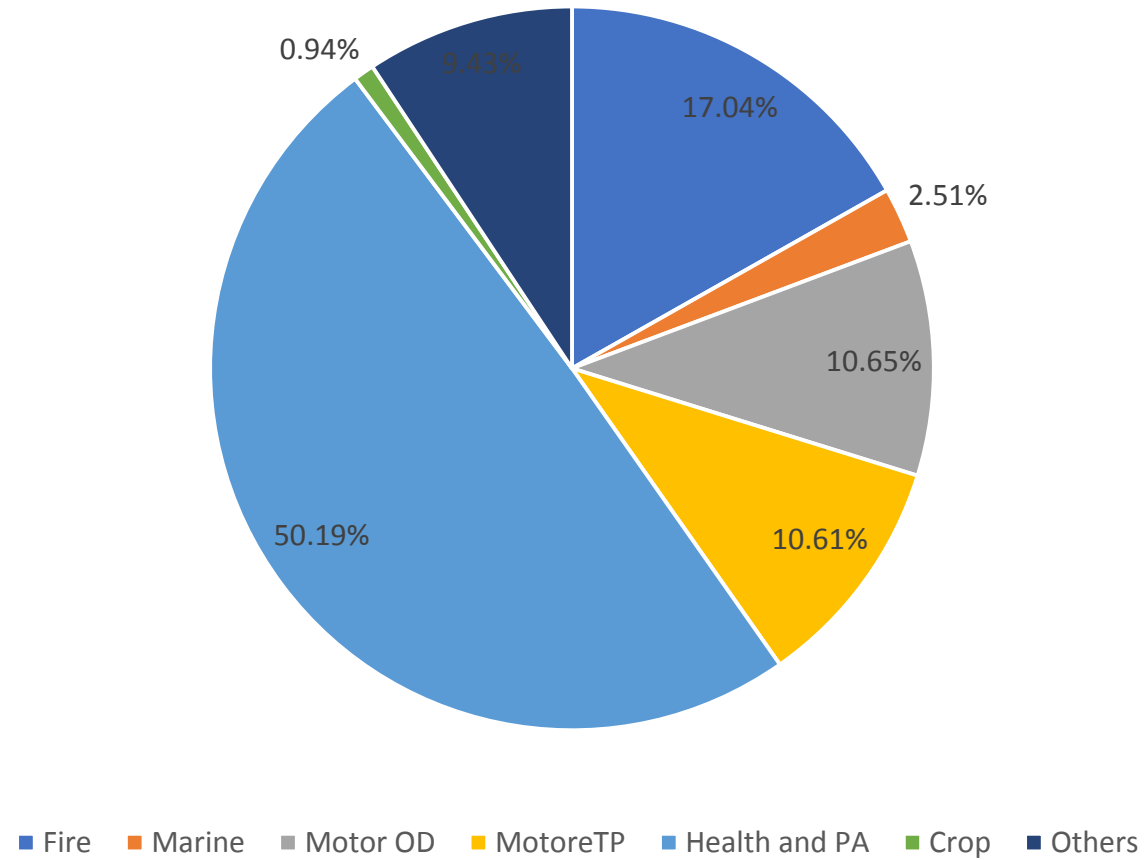
Indian multinational with presence in 25 countries

1,665 offices in India underlining strong domestic presence

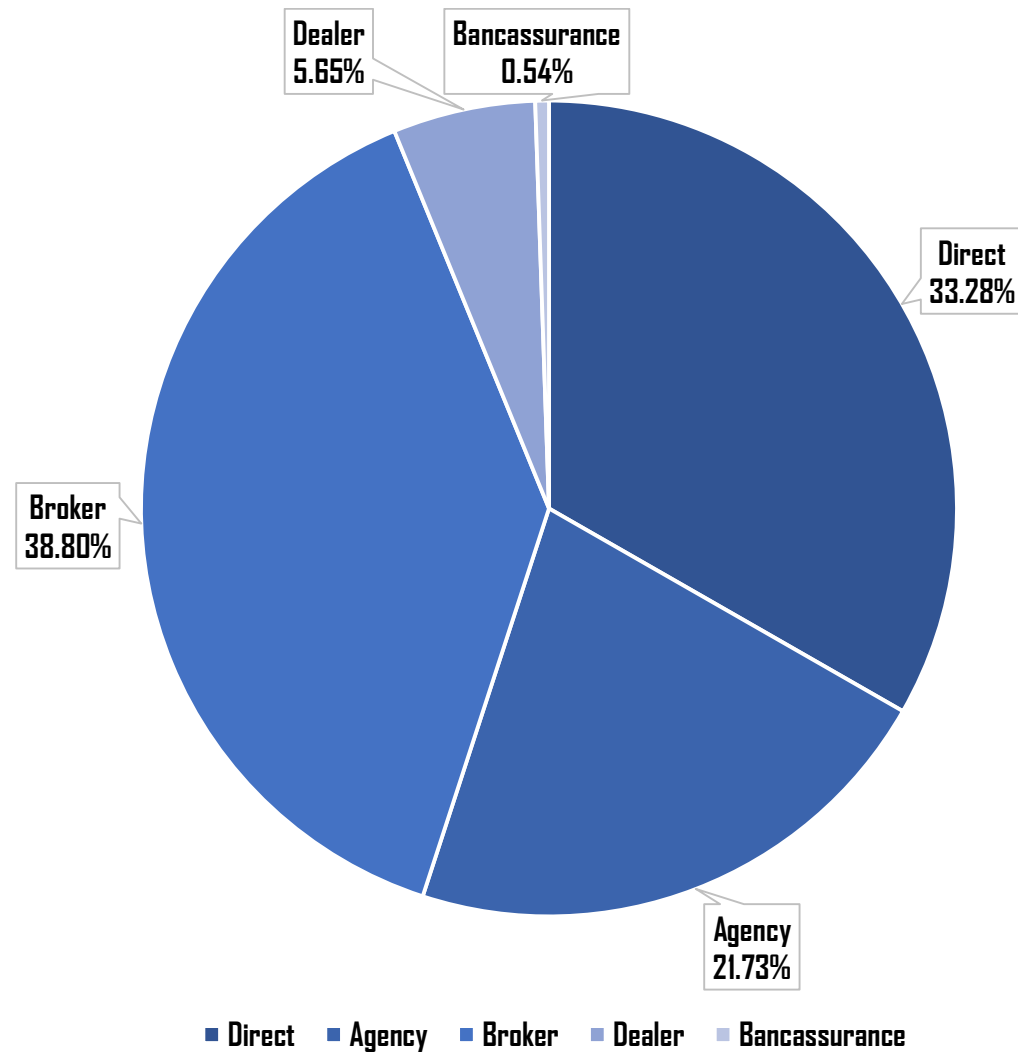
Segment Mix



Gross Written Premium



Distribution mix – Q1 FY25-26(Indian business)



Key initiatives for FY26



Launching innovative new products with focus on Retail and MSME

Growing new lines like parametric insurance

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

Special efforts to drive insurance penetration in the state of Gujarat under the State insurance plan

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



THANK YOU