





Coverage Docket

Press Release: Chola MS H1 Financial Results FY25







COVERAGE and IMPACT Analysis

Total Coverage Received	18
Print	2
Online	16

TOTAL MEDIA VALUE	
Print	1,27,200
Online Coverage	4,20,000
Total Media Value Generated	Rs 5,47,200





Print Coverage





Publication	Date	Edition
The Hindu BusinessLine	28.10.2024	National

Chola MS' H1 PBT jumps 60% to ₹350 crore

Our Bureau

Chennai

Cholamandalam MS General Insurance Company, a joint venture between the Murugappa Group and Japan's Mitsui Sumitomo Insurance Group, reported a profit before Tax (PBT) of ₹171 crore for Q2FY25. For the first half of FY25 (H1), the PBT reached ₹350 crore, marking a 60 per cent increase from ₹219 crore in H1 FY24. This includes a non-recurring income of ₹22.7 crore from interest on an income tax refund.

The company recorded a Gross Written Premium of ₹4,136 crore for H1 FY25, reflecting an 11.6 per cent growth over the same period last year. In Q2 FY25, GWP stood at ₹2,191 crore, showing a 9.2 per cent increase compared to the corresponding quarter, according to a company statement.





Publication	Date	Edition
DT Next	28.10.2024	Chennai

Chola MS sees 60% surge in PBT to Rs 350 crore in H1FY25

CHENNAI: Cholamandalam MS
General Insurance Company
Ltd (Chola MS), a joint venture
between the Murugappa Group
and Mitsui Sumitomo Insurance Group (Japan) has
reported a Gross Written
Premium (GWP) of Rs 4,136
crore, reflecting a 11.6 per cent
increase compared to the same
period last year.

In Q2 FY25, GWP stood at Rs 2,191 crores, marking a 9.2 per cent growth over the corresponding quarter.

In Q2 FY25, Chola MS recorded a Profit Before Tax (PBT) of Rs 171 crore and in the H1 of the fiscal year, it recorded a PBT of Rs 350 crore, marking a 60 per cent increase from Rs 219 crore in H1 FY24. This performance includes Rs 22.7 crore in non-recurring income from interest on an income tax refund.

Chola MS has expanded its overall market share to 3.12 per cent (among multi-line insurers), achieving a 5.4 per cent market share in the motor line of business.

As of September 30, 2024, the company's net worth stands at Rs 2,753 crore, with 84 per cent derived from accumulated profits.

The company's investment portfolio has grown to over Rs 17,100 crore.

V Suryanarayanan, MD,
Chola MS, said, "Our sustained focus on growth
with profitability continues to drive our
growth and performance. We remain committed to furthering
our digital technology transformation to serve
our customers

better."





Online Coverage





Publication	Date	Link
PTI	29.10.2024	https://www.ptinews.com/story/business/ Chola-MS-General-Insurance-clocks-60 rise-in-PBT-at-Rs-350-cr/1941748



Chola MS General Insurance clocks 60% rise in PBT at Rs 350 cr

CHENNAI: Chola MS General Insurance Company Ltd has reported a 60 per cent increase in its profits before tax for the six month period ending September 30, 2024 at Rs 350 crore.

The city-based company reported profits before tax of Rs 219 crore during the corresponding six months of last year.

Chola MS General Insurance Company, is a joint venture between the diversified conglomerate the Murugappa Group and Japan-based Mitsui Sumitomo Insurance Company Ltd.





Publication	Date	Link
The Week	29.10.2024	https://www.theweek.in/wire- updates/business/2024/10/29/mcm2-biz-chola- ms.html



Chola MS General Insurance clocks 60 rise in PBT at Rs 350 cr

Chennai, Oct 29 (PTI) Chola MS General Insurance Company Ltd has reported a 60 per cent increase in its profits before tax for the six month period ending September 30, 2024 at Rs 350 crore.

The city-based company reported profits before tax of Rs 219 crore during the corresponding six months of last year.

Chola MS General Insurance Company, is a joint venture between the diversified conglomerate the Murugappa Group and Japan-based Mitsui Sumitomo Insurance Company Ltd.

"The rise in profits before tax for the six month period ending September 30, 2024, include Rs 22.7 crore of non-recurring income from interest on an income tax refund," Chola MS General Insurance said in a statement on Tuesday.

As on September 30, 2024, the company's net worth stands at Rs 2,753 crore with 84 per cent derived from the accumulated profits.





Publication	Date	Link
Devdiscourse	29.10.2024	https://www.devdiscourse.com/article/headlines/31391 44-chola-ms-general-insurance-sees-60-profit-surge



Chola MS General Insurance Sees 60% Profit Surge

hola MS General Insurance Company Ltd has announced a remarkable 60% surge in its pre-tax profits, reaching Rs 350 crore for the six months ending September 30, 2024.

This growth represents a substantial increase from the Rs 219 crore recorded during the corresponding period of the previous year.

The joint venture between the diversified Murugappa Group and Japan's Mitsui Sumitomo Insurance Company attributed a portion of its profit rise to a Rs 22.7 crore one-time income tax refund.





Publication	Date	Link
The Hindu		https://www.thehindu.com/business/chola-ms-general- q2-standalone-net-up-30-to-127-cr/article68806705.ece



Chola MS General Q2 standalone net up 30% to ₹127 cr.

Cholamandalam MS General Insurance Co. Ltd. (Chola MS) standalone net profit for the September quarter rose 30% over the year-ago period to ₹127 crore.

Chola MS, a joint venture between Murugappa Group and Mitsui Sumitomo Insurance Company (Japan), posted Gross Written Premium rose 9% to ₹2,191 crore. The return on equity was 4.62% (not annualised) and the investment portfolio grew to ₹17,665 crore.

The standalone private insurer, reported solvency ratio of 2.06 times (1.89) against the regulatory requirement of 1.5 times, it said in a statement.

As of September 2024, the company's net worth stood at ₹2,753 crore, with 84% derived from accumulated profits. Chola MS has expanded its overall market share to 3.12% (among multiline insurers), achieving a 5.4% market share in the motor line of business.

Chola MS settled over three lakh claims across various lines of business (other than crop claims), including those related to natural catastrophe events such as floods in Baroda/Surat, Andhra Pradesh, Telangana, and the Wayanad landslides.

"Our sustained focus on growth with profitability continues to drive our growth and performance. We remain committed to furthering our digital technology transformation to serve our customers," said its MD V. Suryanarayanan.





Publication	Date	Link
Business Standard	29.10.2024	https://www.business- standard.com/finance/insurance/chola-ms-general- insurance-clocks-60-rise-in-pbt-at-rs-350-cr-
	124102900492 1.html	

Business Standard

Chola MS General Insurance clocks 60% rise in PBT at Rs 350 cr

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"The rise in profits before tax for the six month period ending September 30, 2024, include Rs 22.7 crore of non-recurring income from interest on an income tax refund," Chola MS General Insurance said in a statement on Tuesday.

As on September 30, 2024, the company's net worth stands at Rs 2,753 crore with 84 per cent derived from the accumulated profits.

The Gross Written Premium for the quarter ending September 30, 2024 stood at Rs 2,191 crore, while for the six month period ending September 30, 2024 grew to Rs 4,136 crore.





Publication	Date	Link
The Hindu BusinessLine	27.10.2024	https://www.thehindubusinessline.com/money-and-banking/cholamandalam-ms-general-insurance-h1-results-pbt-jumps-60-to-350-crore/article68803316.ece



Cholamandalam MS General Insurance H1 Results: PBT jumps 60% to ₹350 crore

Cholamandalam MS General Insurance Company Ltd, a joint venture between the Murugappa Group and Japan's Mitsui Sumitomo Insurance Group, reported a Profit Before Tax (PBT) of ₹171 crore for Q2FY25. For the first half of FY25 (H1), the PBT reached ₹350 crore, marking a 60 per cent increase from ₹219 crore in H1 FY24. This includes a non-recurring income of ₹22.7 crore from interest on an income tax refund.

The company recorded a Gross Written Premium (GWP) of ₹4,136 crore for H1 FY25, reflecting an 11.6 per cent growth over the same period last year. In Q2 FY25, GWP stood at ₹2,191 crore, showing a 9.2 per cent increase compared to the corresponding quarter, according to a company statement.





Publication	Date	Link
UNI	27.10.2024	https://www.uniindia.com/~/chola-ms-records-11-6-pc- growth-in-h1- fy25/Business%20Economy/news/3312957.html



Chola MS records 11.6 pc growth in H1 FY25

Chennai, Oct 27 (UNI) Cholamandalam MS General Insurance Company Ltd (Chola MS), a joint venture between the Murugappa Group and Mitsui Sumitomo Insurance Group (Japan), on Sunday announced that it has registered 11.6 per cent growth in first half of the current fiscal. Releasing the financial performance for the second quarter (Q2FY25) and half year (H1FY25) ended September 30th, 2024, tThe company reported a Gross Written Premium (GWP) of Rs. 4,136 crores, reflecting a 11.6% increase compared to the same period last year. In Q2 FY25, GWP stood at Rs. 2,191 crores, marking a 9.2% growth over the corresponding

In Q2 FY25, Chola MS recorded a Profit Before Tax (PBT) of Rs. 171 crores and in the first half of the fiscal year, the company recorded a PBT of Rs. 350 crores, marking a 60% increase from Rs. 219 crores in H1 FY24. This performance includes Rs. 22.7 crores in non-recurring income from interest on an income tax refund.

Chola MS has expanded its overall market share to 3.12% (among multi-line insurers), achieving a 5.4% market share in the motor line of business and added several new partnerships, including Honda, L&T Finance, Bajaj Finance, Aeon Credit, MMFSL, and Dvara KGFS.

The solvency margin improved to 2.06 times, exceeding the regulatory requirement of 1.5 times, the Return on Equity (RoE) for H1 FY25 was 9.48% (not annualized).





Publication	Date	Link
		https://www.dtnext.in/news/business/cholamandalam-
DT Next	28.10.2024	ms-sees-60-surge-in-pbt-to-rs-350-crore-in-h1fy25-
		809058



Cholamandalam MS sees 60% surge in PBT to Rs 350 crore in H1FY25

CHENNAI: Cholamandalam MS General Insurance Company Ltd (Chola MS), a joint venture between the Murugappa Group and Mitsui Sumitomo Insurance Group (Japan) has reported a Gross Written Premium (GWP) of Rs 4,136 crore, reflecting a 11.6 per cent increase compared to the same period last year.

In Q2 FY25, GWP stood at Rs 2,191 crores, marking a 9.2 per cent growth over the corresponding quarter.

In Q2 FY25, Chola MS recorded a Profit Before Tax (PBT) of Rs 171 crore and in the H1 of the fiscal year, it recorded a PBT of Rs 350 crore, marking a 60 per cent increase from Rs 219 crore in H1 FY24. This performance includes Rs 22.7 crore in non-recurring income from interest on an income tax refund.





Publication	Date	Link	
		https://money.rediff.com/news/market/chola-ms-	
Rediff Money	29.10.2024	general-insurance-pbt-rises-60-to-rs-350-	
		cr/17783520241029	

rediff MONEYWIZ

Chola MS General Insurance PBT Rises 60% to Rs 350

Chennai, Oct 29 (PTI) Chola MS General Insurance Company Ltd has reported a 60 per cent increase in its profits before tax for the six month period ending September 30, 2024 at Rs 35 crore.

The city-based company reported profits before tax of Rs 219 crore during the corresponding months of last year.

Chola MS General Insurance Company, is a joint venture between the diversified conglomera Murugappa Group and Japan-based Mitsui Sumitomo Insurance Company Ltd.

"The rise in profits before tax for the six month period ending September 30, 2024, include Rs crore of non-recurring income from interest on an income tax refund," Chola MS General Insu said in a statement on Tuesday.

As on September 30, 2024, the company's net worth stands at Rs 2,753 crore with 84 per cer derived from the accumulated profits.





Publication	Date	Link	
ET BFSI	29.10.2024	https://bfsi.economictimes.indiatimes.com/news/insurance/chola-ms-general-insurance-clocks-60-rise-in-pbt-at-rs-350-cr/114724377	



Chola MS General Insurance clocks 60% rise in PBT at Rs 350 cr

Chennai, Chola MS General Insurance Company Ltd has reported a 60 per cent increase in its profits before tax for the six month period ending September 30, 2024 at Rs 350 crore. The city-based company reported profits before tax of Rs 219 crore during the corresponding six months of last year.

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Publication	Date	Link	
Daily Excelsior.com	29.10.2024	https://www.dailyexcelsior.com/chola-ms-general- insurance-clocks-60-rise-in-pbt-at-rs-350-cr/	

DAILY**EXCELSIOR**.COM

Chola MS General Insurance clocks 60% rise in PBT at Rs 350 cr

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As on September 30, 2024, the company's net worth stands at Rs 2,753 crore with 84 per cent derived from the accumulated profits.

The Gross Written Premium for the quarter ending September 30, 2024 stood at Rs 2,191 crore, while for the six month period ending September 30, 2024 grew to Rs 4,136 crore.





Publication	Date	Link	
IBC 24	29.10.2024	https://www.ibc24.in/business/chola-ms-general-	
		insurance-q3-profit-rises-60-to-rs-350-crore-	
		<u>2774899.html</u>	



चोला एमएस जनरल इंश्योरेंस का कर पूर्व मुनाफा 60 प्रतिशत बढ़कर 350 करोड़ रुपये

चेन्नई, 29 अक्टूबर (भाषा) चोला एमएस जनरल इंश्योरेंस कंपनी लिमिटेड का अप्रैल-सितंबर का कर पूर्व लाभ 60 प्रतिशत बढ़कर 350 करोड रुपये रहा।

शहर स्थित कंपनी ने पिछले वर्ष की इसी अवधि में 219 करोड़ रुपये का कर-पूर्व मुनाफा दर्ज किया था।

चोला एमएस जनरल इंश्योरेंस कंपनी, विविधीकृत समूह मुरुगप्पा ग्रुप तथा जापान स्थित मित्सुई सुमितोमो इंश्योरेंस कंपनी लिमिटेड के बीच एक संयुक्त उद्यम है।

कंपनी ने मंगलवार को बयान में कहा, " 30 सितंबर 2024 को समाप्त होने वाली छह महीने की अवधि में कर-पूर्व लाभ में आयकर 'रिफंड' पर ब्याज से 22.7 करोड़ रुपये की गैर-आवर्ती आय शामिल है।"

चोला एमएस जनरल इंश्योरेंस कंपनी के प्रबंध निदेशक वी. सूर्यनारायणन ने कहा, " लाभप्रदता वृद्धि पर हमारा निरंतर ध्यान हमारी वृद्धि तथा प्रदर्शन को आगे बढ़ाता है। हम अपने ग्राहकों को बेहतर सेवा देने के लिए अपने डिजिटल प्रौद्योगिकी बदलाव को आगे बढ़ाने के लिए प्रतिबद्ध हैं।"





Publication	Date	Link	
Republic Bharat	29.10.2024	https://www.republicbharat.com/business-news/chola-ms-general-insurance-s-profit-before-tax-rises-60-to-rs-	
		<u>350-crore</u>	



Chola MS General Insurance का कर पूर्व मुनाफा 60 प्रतिशत बढ़कर 350 करोड़ रुपये

Chola MS General Insurance: चोला एमएस जनरल इंश्योरेंस कंपनी लिमिटेड का अप्रैल-सितंबर का कर पूर्व लाभ 60 प्रतिशत बढ़कर 350 करोड़ रुपये रहा।

शहर स्थित कंपनी ने पिछले वर्ष की इसी अवधि में 219 करोड़ रुपये का कर-पूर्व मुनाफा दर्ज किया था।

चोला एमएस जनरल इंश्योरेंस कंपनी, विविधीकृत समूह मुरुगप्पा ग्रुप तथा जापान स्थित मित्सुई सुमितोमो इंश्योरेंस कंपनी लिमिटेड के बीच एक संयुक्त उद्यम है।

कंपनी ने मंगलवार को बयान में कहा, " 30 सितंबर 2024 को समाप्त होने वाली छह महीने की अवधि में कर-पूर्व लाभ में आयकर 'रिफंड' पर ब्याज से 22.7 करोड़ रुपये की गैर-आवर्ती आय शामिल है।"





Publication	Date	Link	
The Bengaluru Live	29.10.2024	https://thebengalurulive.com/chola-ms-general- insurance-clocks-60-rise-in-pbt-at-rs-350-cr/	



Chola MS General Insurance clocks 60% rise in PBT at Rs 350 cr

Chennai, Oct 29 (PTI) Chola MS General Insurance Company Ltd has reported a 60 per cent increase in its profits before tax for the six month period ending September 30, 2024 at Rs 350 crore.

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As on September 30, 2024, the company's net worth stands at Rs 2,753 crore with 84 per cent derived from the accumulated profits.





Publication	Date	Link
		https://www.msn.com/hi-in/news/other/chola-ms-
		general-insurance-%E0%A4%95-
		%E0%A4%95%E0%A4%B0-
		%E0%A4%AA%E0%A5%82%E0%A4%B0%E0%A5%8D%E
		0%A4%B5-%E0%A4%AE%E0%A5%81%E0%A4%A8-
		%E0%A4%AB-60-
MSN	29.10.2024	%E0%A4%AA%E0%A5%8D%E0%A4%B0%E0%A4%A4-
		%E0%A4%B6%E0%A4%A4-
		%E0%A4%AC%E0%A4%A2%E0%A4%BC%E0%A4%95%E
		0%A4%B0-350-%E0%A4%95%E0%A4%B0-
		%E0%A4%A1%E0%A4%BC-
		%E0%A4%B0%E0%A5%81%E0%A4%AA%E0%A4%AF%E
		0%A5%87/ar-AA1t7p2D?ocid=finance-verthp-feeds



Chola MS General Insurance का कर पूर्व मुनाफा 60 प्रतिशत बढ़कर 350 करोड़ रुपये

Chola MS General Insurance: चोला एमएस जनरल इंश्योरेंस कंपनी लिमिटेड का अप्रैल-सितंबर का कर पूर्व लाभ 60 प्रतिशत बढ़कर 350 करोड़ रुपये रहा।

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Publication	Date	Link	
Beamstart	29.10.2024	https://beamstart.com/news/chola-ms-general- insurance-clocks-17301892946113	



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The Gross Written Premium for the quarter ending September 30, 2024 stood at Rs 2,191 crore, while for the six month period ending September 30, 2024 grew to Rs 4,136 crore.





PRINT COVERAGE

S.No	Publication	Editon	PR Value
1	The Hindu BusinessLine	National	70200
2	DT Next	Chennai	57000

ONLINE COVERAGE

S.No	Publication	Link	PR Value
1	PTI	https://www.ptinews.com/story/business/Chola-MS-General- Insurance-clocks-60rise-in-PBT-at-Rs-350-cr/1941748	60000
2	The Week	https://www.theweek.in/wire- updates/business/2024/10/29/mcm2-biz-chola-ms.html	60000
3	Devdiscourse	https://www.devdiscourse.com/article/headlines/3139144- chola-ms-general-insurance-sees-60-profit-surge	60000
4	The HIndu	https://www.thehindu.com/business/chola-ms-general-q2-standalone-net-up-30-to-127-cr/article68806705.ece	60000
5	Business Standard	https://www.business-standard.com/finance/insurance/chola- ms-general-insurance-clocks-60-rise-in-pbt-at-rs-350-cr- 124102900492 1.html	60000
6	The Hindu BusinessLine	https://www.thehindubusinessline.com/money-and-banking/cholamandalam-ms-general-insurance-h1-results-pbt-jumps-60-to-350-crore/article68803316.ece	60000
7	UNI	https://www.uniindia.com/~/chola-ms-records-11-6-pc-growth-in-h1-fy25/Business%20Economy/news/3312957.html	60000
8	DT Next	https://www.dtnext.in/news/business/cholamandalam-ms- sees-60-surge-in-pbt-to-rs-350-crore-in-h1fy25-809058	60000
9	Money Rediff	https://money.rediff.com/news/market/chola-ms-general- insurance-pbt-rises-60-to-rs-350-cr/17783520241029	60000
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Thank you