

ICICI Prudential Life Insurance Company Limited
Schedules forming part of consolidated financial statements

SCHEDULE - 4
BENEFITS PAID [NET]

For the year ended March 31, 2014

(₹ '000)

	Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
1	Insurance claims										
(a)	Claims by death	212,368	15,060	1,124,238	62,738	-	1,378,555	778,803	4,685	84,094	3,660,541
(b)	Claims by maturity	525,074	134,486	8,197	-	-	330,513	1,036,026	-	-	2,034,296
(c)	Annuities/Pension payment	-	-	-	952,368	-	-	-	-	-	952,368
(d)	Other benefits										
	- Surrender/Withdrawal	967,032	4,298,117	329,948	-	-	49,162,625	50,285,398	-	8,022,713	113,065,833
	- Survival	1,166,136	-	-	-	-	-	-	-	-	1,166,136
	- Rider	21,591	1,595	24,555	-	-	42,164	3,301	-	-	93,206
	- Health	-	-	9,305	-	67,946	-	-	523,728	-	600,979
	Sub Total (A)	2,892,201	4,449,258	1,496,243	1,015,106	67,946	50,913,857	52,103,528	528,413	8,106,807	121,573,359
2	(Amount ceded in reinsurance)										
(a)	Claims by death	-	-	(359,706)	-	-	(182,390)	-	-	(993)	(543,089)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(2,075)	-	(33,761)	-	-	(254,809)	-	(290,645)
	Sub Total (B)	-	-	(361,781)	-	(33,761)	(182,390)	-	(254,809)	(993)	(833,734)
3	Amount accepted in reinsurance										
(a)	Claims by death	-	-	-	-	-	-	-	-	-	-
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits	-	-	-	-	-	-	-	-	-	-
	Sub Total (C)	-	-	-	-	-	-	-	-	-	-
	Total (A) + (B) + (C)	2,892,201	4,449,258	1,134,462	1,015,106	34,185	50,731,467	52,103,528	273,604	8,105,814	120,739,625
	Benefits paid to claimants:										
	In India	2,892,201	4,449,258	1,496,243	1,015,106	67,946	50,913,857	52,103,528	528,413	8,106,807	121,573,359
	Outside India	-	-	-	-	-	-	-	-	-	-
	Total	2,892,201	4,449,258	1,496,243	1,015,106	67,946	50,913,857	52,103,528	528,413	8,106,807	121,573,359

Note: Refer Schedule 16 Note 2.8 for accounting policy on Benefits paid.

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BENEFITS PAID [NET]

For the year ended March 31, 2013

(₹ '000)

	Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
1	Insurance claims										
(a)	Claims by death	135,918	12,505	845,881	22,900	-	1,182,900	925,603	3,486	68,320	3,197,513
(b)	Claims by maturity	331,037	165,804	207,732	-	-	141,778	592,705	-	-	1,439,056
(c)	Annuities/Pension payment	-	-	-	799,503	-	-	-	-	-	799,503
(d)	Other benefits										
	- Surrender/Withdrawal	2,951,446	4,536,452	195,258	-	-	58,852,631	49,517,084	-	10,873,611	126,926,482
	- Survival	651,650	-	-	-	-	-	-	-	-	651,650
	- Rider	19,661	513	11,764	-	-	55,862	3,774	-	-	91,574
	- Health	-	-	16,490	-	104,411	-	-	447,470	-	568,371
	Sub Total (A)	4,089,712	4,715,274	1,277,125	822,403	104,411	60,233,171	51,039,166	450,956	10,941,931	133,674,149
2	(Amount ceded in reinsurance)										
(a)	Claims by death	-	-	(450,788)	-	-	(77,329)	-	-	(127)	(528,244)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(2,700)	-	(48,261)	-	-	(216,361)	-	(267,322)
	Sub Total (B)	-	-	(453,488)	-	(48,261)	(77,329)	-	(216,361)	(127)	(795,566)
3	Amount accepted in reinsurance										
(a)	Claims by death	-	-	-	-	-	-	-	-	-	-
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits	-	-	-	-	-	-	-	-	-	-
	Sub Total (C)	-	-	-	-	-	-	-	-	-	-
	Total (A) + (B) + (C)	4,089,712	4,715,274	823,637	822,403	56,150	60,155,842	51,039,166	234,595	10,941,804	132,878,583
	Benefits paid to claimants:										
	In India	4,089,712	4,715,274	1,277,125	822,403	104,411	60,233,171	51,039,166	450,956	10,941,931	133,674,149
	Outside India	-	-	-	-	-	-	-	-	-	-
	Total	4,089,712	4,715,274	1,277,125	822,403	104,411	60,233,171	51,039,166	450,956	10,941,931	133,674,149

Note: Refer Schedule 16 Note 2.8 for accounting policy on Benefits paid.

ICICI Prudential Life Insurance Company Limited
Schedules forming part of consolidated financial statements

SCHEDULE - 4
BENEFITS PAID [NET]

For the quarter ended March 31, 2014

(₹ '000)

	Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
1	Insurance claims										
(a)	Claims by death	42,534	4,198	358,862	13,547	-	371,471	190,374	1,135	30,914	1,013,035
(b)	Claims by maturity	195,950	58,272	3,452	-	-	111,649	726,996	-	-	1,096,319
(c)	Annuities / Pension payment	-	-	-	260,061	-	-	-	-	-	260,061
(d)	Other benefits										
	- Surrender/Withdrawal	137,631	1,764,839	99,696	-	-	12,577,430	14,066,939	-	1,375,617	30,022,152
	- Survival	351,928	-	-	-	-	-	-	-	-	351,928
	- Rider	1,267	431	16,119	(13)	-	11,508	108	-	-	29,420
	- Health	-	-	-	-	9,249	-	-	114,893	-	124,142
	Sub Total (A)	729,310	1,827,740	478,129	273,595	9,249	13,072,058	14,984,417	116,028	1,406,531	32,897,057
2	(Amount ceded in reinsurance)										
(a)	Claims by death	-	-	(152,657)	-	-	(108,060)	-	-	(276)	(260,993)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	-	-	(7,424)	-	-	(63,270)	-	(70,694)
	Sub Total (B)	-	-	(152,657)	-	(7,424)	(108,060)	-	(63,270)	(276)	(331,687)
3	Amount accepted in reinsurance										
(a)	Claims by death	-	-	-	-	-	-	-	-	-	-
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits	-	-	-	-	-	-	-	-	-	-
	Sub Total (C)	-	-	-	-	-	-	-	-	-	-
	Total (A) + (B) + (C)	729,310	1,827,740	325,472	273,595	1,825	12,963,998	14,984,417	52,758	1,406,255	32,565,370
	Benefits paid to claimants:										
	In India	729,310	1,827,740	478,129	273,595	9,249	13,072,058	14,984,417	116,028	1,406,531	32,897,057
	Outside India	-	-	-	-	-	-	-	-	-	-
	Total	729,310	1,827,740	478,129	273,595	9,249	13,072,058	14,984,417	116,028	1,406,531	32,897,057

Note: Refer Schedule 16 Note 2.8 for accounting policy on Benefits paid.

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For the quarter ended March 31, 2013

(₹ '000)

	Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
1	Insurance claims										
(a)	Claims by death	24,790	3,562	185,524	9,730	-	286,114	256,178	944	24,837	791,679
(b)	Claims by maturity	108,856	61,318	2,319	-	-	61,650	458,044	-	-	692,187
(c)	Annuities / Pension payment	-	-	-	221,311	-	-	-	-	-	221,311
(d)	Other benefits										
	- Surrender/Withdrawal	426,231	885,787	65,160	-	-	16,570,544	15,704,290	-	2,907,406	36,559,418
	- Survival	202,900	-	-	-	-	-	-	-	-	202,900
	- Rider	4,307	8	(7,414)	-	(347)	18,337	1,450	-	-	16,341
	- Health	-	-	1,943	-	24,032	-	-	112,472	-	138,447
	Sub Total (A)	767,084	950,675	247,532	231,041	23,685	16,936,645	16,419,962	113,416	2,932,243	38,622,283
2	(Amount ceded in reinsurance)										
(a)	Claims by death	-	-	(170,057)	-	-	(40,365)	-	-	-	(210,422)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	375	-	(10,935)	-	-	(56,630)	-	(67,190)
	Sub Total (B)	-	-	(169,682)	-	(10,935)	(40,365)	-	(56,630)	-	(277,612)
3	Amount accepted in reinsurance										
(a)	Claims by death	-	-	-	-	-	-	-	-	-	-
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits	-	-	-	-	-	-	-	-	-	-
	Sub Total (C)	-	-	-	-	-	-	-	-	-	-
	Total (A) + (B) + (C)	767,084	950,675	77,850	231,041	12,750	16,896,280	16,419,962	56,786	2,932,243	38,344,671
	Benefits paid to claimants:										
	In India	767,084	950,675	247,532	231,041	23,685	16,936,645	16,419,962	113,416	2,932,243	38,622,283
	Outside India	-	-	-	-	-	-	-	-	-	-
	Total	767,084	950,675	247,532	231,041	23,685	16,936,645	16,419,962	113,416	2,932,243	38,622,283

Note: Refer Schedule 16 Note 2.8 for accounting policy on Benefits paid.