

ICICI Prudential Life Insurance Company Limited
Schedules forming part of 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 |

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

SCHEDULE - 4
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 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 | | | | | | | | | | |
| | - Surrender | - | - | - | - | - | - | - | - | - | - |
| | - Survival | - | - | - | - | - | - | - | - | - | - |
| | - Rider | - | - | - | - | - | - | - | - | - | - |
| | - Health | - | - | - | - | - | - | - | - | - | - |
| | 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 |

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

SCHEDULE - 4
BENEFITS PAID [NET]

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 | | | | | | | | | | |
| | - Surrender | - | - | - | - | - | - | - | - | - | - |
| | - Survival | - | - | - | - | - | - | - | - | - | - |
| | - Rider | - | - | - | - | - | - | - | - | - | - |
| | - Health | - | - | - | - | - | - | - | - | - | - |
| | 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 |