

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

**SCHEDULE - 4**  
**BENEFITS PAID [NET]**

For the nine months ended December 31, 2014

(₹ '000)

	Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1</b>	<b>Insurance claims</b>										
(a)	Claims by death	208,647	6,589	870,753	57,661	-	1,179,601	635,382	4,819	66,366	<b>3,029,818</b>
(b)	Claims by maturity	506,883	74,839	5,711	-	-	366,249	534,604	-	-	<b>1,488,286</b>
(c)	Annuities/Pension payment	-	-	-	816,375	-	-	-	-	-	<b>816,375</b>
(d)	Other benefits										
	- Surrender/Withdrawal	901,513	958,958	265,273	-	-	35,112,267	38,545,784	-	7,661,252	<b>83,445,047</b>
	- Survival	983,197	-	-	-	-	-	-	-	-	<b>983,197</b>
	- Rider	17,291	727	22,544	8	-	26,799	1,219	-	-	<b>68,588</b>
	- Health	-	-	7,585	-	51,539	-	-	439,370	-	<b>498,494</b>
	<b>Sub Total (A)</b>	<b>2,617,531</b>	<b>1,041,113</b>	<b>1,171,866</b>	<b>874,044</b>	<b>51,539</b>	<b>36,684,916</b>	<b>39,716,989</b>	<b>444,189</b>	<b>7,727,618</b>	<b>90,329,805</b>
<b>2</b>	<b>(Amount ceded in reinsurance)</b>										
(a)	Claims by death	-	-	(353,088)	-	-	(125,107)	-	-	-	<b>(478,195)</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(800)	-	(22,658)	-	-	(202,827)	-	<b>(226,285)</b>
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(353,888)</b>	<b>-</b>	<b>(22,658)</b>	<b>(125,107)</b>	<b>-</b>	<b>(202,827)</b>	<b>-</b>	<b>(704,480)</b>
<b>3</b>	<b>Amount accepted in reinsurance</b>										
(a)	Claims by death	-	-	-	-	-	-	-	-	-	-
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits	-	-	-	-	-	-	-	-	-	-
	<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Total (A) + (B) + (C)</b>	<b>2,617,531</b>	<b>1,041,113</b>	<b>817,978</b>	<b>874,044</b>	<b>28,881</b>	<b>36,559,809</b>	<b>39,716,989</b>	<b>241,362</b>	<b>7,727,618</b>	<b>89,625,325</b>
	<b>Benefits paid to claimants:</b>										
	In India	2,617,531	1,041,113	1,171,866	874,044	51,539	36,684,916	39,716,989	444,189	7,727,618	<b>90,329,805</b>
	Outside India	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>2,617,531</b>	<b>1,041,113</b>	<b>1,171,866</b>	<b>874,044</b>	<b>51,539</b>	<b>36,684,916</b>	<b>39,716,989</b>	<b>444,189</b>	<b>7,727,618</b>	<b>90,329,805</b>

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

**SCHEDULE - 4**  
**BENEFITS PAID [NET]**

For the nine months ended December 31, 2013

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1 Insurance claims</b>										
(a) Claims by death	169,834	10,862	765,376	49,191	-	1,007,084	588,429	3,550	53,180	<b>2,647,506</b>
(b) Claims by maturity	329,124	76,214	4,745	-	-	218,864	309,030	-	-	<b>937,977</b>
(c) Annuities/Pension payment	-	-	-	692,307	-	-	-	-	-	<b>692,307</b>
(d) Other benefits										
- Surrender/Withdrawal	829,401	2,533,278	230,252	-	-	36,585,195	36,218,459	-	6,647,096	<b>83,043,681</b>
- Survival	814,208	-	-	-	-	-	-	-	-	<b>814,208</b>
- Rider	20,324	1,164	8,436	13	-	30,656	3,193	-	-	<b>63,786</b>
- Health	-	-	9,305	-	58,697	-	-	408,835	-	<b>476,837</b>
<b>Sub Total (A)</b>	<b>2,162,891</b>	<b>2,621,518</b>	<b>1,018,114</b>	<b>741,511</b>	<b>58,697</b>	<b>37,841,799</b>	<b>37,119,111</b>	<b>412,385</b>	<b>6,700,276</b>	<b>88,676,302</b>
<b>2 (Amount ceded in reinsurance)</b>										
(a) Claims by death	-	-	(207,049)	-	-	(74,330)	-	-	(717)	<b>(282,096)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(2,075)	-	(26,337)	-	-	(191,539)	-	<b>(219,951)</b>
<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(209,124)</b>	<b>-</b>	<b>(26,337)</b>	<b>(74,330)</b>	<b>-</b>	<b>(191,539)</b>	<b>(717)</b>	<b>(502,047)</b>
<b>3 Amount accepted in reinsurance</b>										
(a) Claims by death	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total (A) + (B) + (C)</b>	<b>2,162,891</b>	<b>2,621,518</b>	<b>808,990</b>	<b>741,511</b>	<b>32,360</b>	<b>37,767,469</b>	<b>37,119,111</b>	<b>220,846</b>	<b>6,699,559</b>	<b>88,174,255</b>
<b>Benefits paid to claimants:</b>										
In India	2,162,891	2,621,518	1,018,114	741,511	58,697	37,841,799	37,119,111	412,385	6,700,276	<b>88,676,302</b>
Outside India	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,162,891</b>	<b>2,621,518</b>	<b>1,018,114</b>	<b>741,511</b>	<b>58,697</b>	<b>37,841,799</b>	<b>37,119,111</b>	<b>412,385</b>	<b>6,700,276</b>	<b>88,676,302</b>

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

**SCHEDULE - 4**  
**BENEFITS PAID [NET]**

For the quarter ended December 31, 2014

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1 Insurance claims</b>										
(a) Claims by death	66,798	2,049	357,135	16,101	-	391,816	196,800	2,078	18,522	<b>1,051,299</b>
(b) Claims by maturity	192,308	21,841	1,708	-	-	168,812	273,726	-	-	<b>658,395</b>
(c) Annuities / Pension payment	-	-	-	281,205	-	-	-	-	-	<b>281,205</b>
(d) Other benefits										
- Surrender/Withdrawal	440,227	311,464	80,267	-	-	9,815,167	11,271,795	-	2,741,108	<b>24,660,028</b>
- Survival	351,992	-	-	-	-	-	-	-	-	<b>351,992</b>
- Rider	3,578	2	9,267	5	-	6,956	250	-	-	<b>20,058</b>
- Health	-	-	1,757	-	15,094	-	-	139,035	-	<b>155,886</b>
<b>Sub Total (A)</b>	<b>1,054,903</b>	<b>335,356</b>	<b>450,134</b>	<b>297,311</b>	<b>15,094</b>	<b>10,382,751</b>	<b>11,742,571</b>	<b>141,113</b>	<b>2,759,630</b>	<b>27,178,863</b>
<b>2 (Amount ceded in reinsurance)</b>										
(a) Claims by death	-	-	(139,685)	-	-	(45,995)	-	-	-	<b>(185,680)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	(8,384)	-	-	(70,297)	-	<b>(78,681)</b>
<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(139,685)</b>	<b>-</b>	<b>(8,384)</b>	<b>(45,995)</b>	<b>-</b>	<b>(70,297)</b>	<b>-</b>	<b>(264,361)</b>
<b>3 Amount accepted in reinsurance</b>										
(a) Claims by death	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total (A) + (B) + (C)</b>	<b>1,054,903</b>	<b>335,356</b>	<b>310,449</b>	<b>297,311</b>	<b>6,710</b>	<b>10,336,756</b>	<b>11,742,571</b>	<b>70,816</b>	<b>2,759,630</b>	<b>26,914,502</b>
<b>Benefits paid to claimants:</b>										
In India	1,054,903	335,356	450,134	297,311	15,094	10,382,751	11,742,571	141,113	2,759,630	27,178,863
Outside India	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,054,903</b>	<b>335,356</b>	<b>450,134</b>	<b>297,311</b>	<b>15,094</b>	<b>10,382,751</b>	<b>11,742,571</b>	<b>141,113</b>	<b>2,759,630</b>	<b>27,178,863</b>

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

**SCHEDULE - 4**  
**BENEFITS PAID [NET]**

For the quarter ended December 31, 2013

(₹ '000)

	Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1</b>	<b>Insurance claims</b>										
(a)	Claims by death	53,110	2,590	234,046	10,104	-	329,360	214,958	1,284	13,520	<b>858,972</b>
(b)	Claims by maturity	86,764	35,983	1,891	-	-	117,672	153,763	-	-	<b>396,073</b>
(c)	Annuities/Pension payment	-	-	-	239,354	-	-	-	-	-	<b>239,354</b>
(d)	Other benefits										
	- Surrender/Withdrawal	104,028	331,137	81,204	-	-	13,782,154	13,283,870	-	1,767,445	<b>29,349,838</b>
	- Survival	371,566	-	-	-	-	-	-	-	-	<b>371,566</b>
	- Rider	2,687	18	7,668	13	-	8,244	1,608	-	-	<b>20,238</b>
	- Health	-	-	900	-	18,047	-	-	132,573	-	<b>151,520</b>
	<b>Sub Total (A)</b>	<b>618,155</b>	<b>369,728</b>	<b>325,709</b>	<b>249,471</b>	<b>18,047</b>	<b>14,237,430</b>	<b>13,654,199</b>	<b>133,857</b>	<b>1,780,965</b>	<b>31,387,561</b>
<b>2</b>	<b>(Amount ceded in reinsurance)</b>										
(a)	Claims by death	-	-	(68,404)	-	-	(34,671)	-	-	-	<b>(103,075)</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(2,075)	-	(7,732)	-	-	(63,728)	-	<b>(73,535)</b>
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(70,479)</b>	<b>-</b>	<b>(7,732)</b>	<b>(34,671)</b>	<b>-</b>	<b>(63,728)</b>	<b>-</b>	<b>(176,610)</b>
<b>3</b>	<b>Amount accepted in reinsurance</b>										
(a)	Claims by death	-	-	-	-	-	-	-	-	-	-
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits	-	-	-	-	-	-	-	-	-	-
	<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Total (A) + (B) + (C)</b>	<b>618,155</b>	<b>369,728</b>	<b>255,230</b>	<b>249,471</b>	<b>10,315</b>	<b>14,202,759</b>	<b>13,654,199</b>	<b>70,129</b>	<b>1,780,965</b>	<b>31,210,951</b>
	<b>Benefits paid to claimants:</b>										
	In India	618,155	369,728	325,709	249,471	18,047	14,237,430	13,654,199	133,857	1,780,965	<b>31,387,561</b>
	Outside India	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>618,155</b>	<b>369,728</b>	<b>325,709</b>	<b>249,471</b>	<b>18,047</b>	<b>14,237,430</b>	<b>13,654,199</b>	<b>133,857</b>	<b>1,780,965</b>	<b>31,387,561</b>