

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

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

For the year ended March 31, 2016

(₹ '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	429,411	16,927	1,535,427	53,238	-	2,076,100	608,664	9,019	63,231	<b>4,792,017</b>
(b)	Claims by maturity	757,786	185,816	25,936	-	-	2,808,595	1,129,229	-	-	<b>4,907,362</b>
(c)	Annuities/Pension payment	-	-	-	1,270,916	-	-	-	-	-	<b>1,270,916</b>
(d)	Other benefits										
	- Surrender/Withdrawal	1,472,116	8,242,713	348,316	-	-	38,846,339	41,755,672	-	21,402,138	<b>112,067,294</b>
	- Survival	1,463,288	-	-	-	-	-	-	-	-	<b>1,463,288</b>
	- Rider	22,657	747	29,592	2	-	36,630	1,262	-	-	<b>90,890</b>
	- Health	-	-	10,952	-	60,488	-	-	664,365	-	<b>735,805</b>
	- Interest on unclaimed amounts	6,237	1,843	3,780	2,260	660	30,339	46,421	560	140	<b>92,240</b>
	<b>Sub Total (A)</b>	<b>4,151,495</b>	<b>8,448,046</b>	<b>1,954,003</b>	<b>1,326,416</b>	<b>61,148</b>	<b>43,798,003</b>	<b>43,541,248</b>	<b>673,944</b>	<b>21,465,509</b>	<b>125,419,812</b>
<b>2</b>	<b>(Amount ceded in reinsurance)</b>										
(a)	Claims by death	(2,696)	-	(691,182)	-	-	(300,753)	-	-	-	<b>(994,631)</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(500)	-	(29,067)	-	-	(308,793)	-	<b>(338,360)</b>
	<b>Sub Total (B)</b>	<b>(2,696)</b>	<b>-</b>	<b>(691,682)</b>	<b>-</b>	<b>(29,067)</b>	<b>(300,753)</b>	<b>-</b>	<b>(308,793)</b>	<b>-</b>	<b>(1,332,991)</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>4,148,799</b>	<b>8,448,046</b>	<b>1,262,321</b>	<b>1,326,416</b>	<b>32,081</b>	<b>43,497,250</b>	<b>43,541,248</b>	<b>365,151</b>	<b>21,465,509</b>	<b>124,086,821</b>
	<b>Benefits paid to claimants:</b>										
	In India	4,151,495	8,448,046	1,954,003	1,326,416	61,148	43,798,003	43,541,248	673,944	21,465,509	<b>125,419,812</b>
	Outside India	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>4,151,495</b>	<b>8,448,046</b>	<b>1,954,003</b>	<b>1,326,416</b>	<b>61,148</b>	<b>43,798,003</b>	<b>43,541,248</b>	<b>673,944</b>	<b>21,465,509</b>	<b>125,419,812</b>

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

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

For the year ended March 31, 2015

(₹ '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	288,662	10,908	1,165,363	69,046	-	1,565,526	832,975	6,035	81,046	<b>4,019,561</b>
(b) Claims by maturity	734,329	150,899	9,035	-	-	717,446	1,538,904	-	-	<b>3,150,613</b>
(c) Annuities/Pension payment	-	-	-	1,126,588	-	-	-	-	-	<b>1,126,588</b>
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
- Surrender/Withdrawal	1,229,141	1,674,981	348,789	749	-	45,748,514	53,679,916	-	10,414,550	<b>113,096,640</b>
- Survival	1,380,353	-	-	-	-	-	-	-	-	<b>1,380,353</b>
- Rider	21,869	1,199	34,092	(291)	-	33,625	1,803	-	-	<b>92,297</b>
- Health	-	-	9,786	-	68,947	-	-	580,760	-	<b>659,493</b>
- Interest on unclaimed amounts	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	<b>3,654,354</b>	<b>1,837,987</b>	<b>1,567,065</b>	<b>1,196,092</b>	<b>68,947</b>	<b>48,065,111</b>	<b>56,053,598</b>	<b>586,795</b>	<b>10,495,596</b>	<b>123,525,545</b>
<b>2 (Amount ceded in reinsurance)</b>										
(a) Claims by death	-	-	(547,589)	-	-	(217,698)	-	-	-	<b>(765,287)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(1,500)	-	(31,401)	-	-	(270,127)	-	<b>(303,028)</b>
<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(549,089)</b>	<b>-</b>	<b>(31,401)</b>	<b>(217,698)</b>	<b>-</b>	<b>(270,127)</b>	<b>-</b>	<b>(1,068,315)</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>3,654,354</b>	<b>1,837,987</b>	<b>1,017,976</b>	<b>1,196,092</b>	<b>37,546</b>	<b>47,847,413</b>	<b>56,053,598</b>	<b>316,668</b>	<b>10,495,596</b>	<b>122,457,230</b>
<b>Benefits paid to claimants:</b>										
In India	3,654,354	1,837,987	1,567,065	1,196,092	68,947	48,065,111	56,053,598	586,795	10,495,596	<b>123,525,545</b>
Outside India	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3,654,354</b>	<b>1,837,987</b>	<b>1,567,065</b>	<b>1,196,092</b>	<b>68,947</b>	<b>48,065,111</b>	<b>56,053,598</b>	<b>586,795</b>	<b>10,495,596</b>	<b>123,525,545</b>

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, 2016**

**(₹ '000)**

	<b>Particulars</b>	<b>Par Life</b>	<b>Par Pension</b>	<b>Non Par</b>	<b>Annuity Non Par</b>	<b>Health</b>	<b>Linked Life</b>	<b>Linked Pension</b>	<b>Linked Health</b>	<b>Linked Group</b>	<b>Total</b>
<b>1</b>	<b>Insurance claims</b>										
(a)	Claims by death	133,190	2,603	412,865	7,677	-	642,332	142,276	2,658	14,492	<b>1,358,093</b>
(b)	Claims by maturity	228,299	93,609	7,205	-	-	590,385	622,422	-	-	<b>1,541,920</b>
(c)	Annuities / Pension payment	-	-	-	351,815	-	-	-	-	-	<b>351,815</b>
(d)	Other benefits										
	- Surrender/Withdrawal	205,801	408,154	94,876	-	-	13,190,130	9,521,382	-	4,029,638	<b>27,449,981</b>
	- Survival	426,914	-	-	-	-	-	-	-	-	<b>426,914</b>
	- Rider	7,510	351	8,243	3	-	11,711	237	-	-	<b>28,055</b>
	- Health	-	-	2,200	-	14,614	-	-	170,640	-	<b>187,454</b>
	- Interest on unclaimed amounts	3,004	1,060	1,952	1,137	325	15,605	25,399	275	72	<b>48,829</b>
	<b>Sub Total (A)</b>	<b>1,004,718</b>	<b>505,777</b>	<b>527,341</b>	<b>360,632</b>	<b>14,939</b>	<b>14,450,163</b>	<b>10,311,716</b>	<b>173,573</b>	<b>4,044,202</b>	<b>31,393,061</b>
<b>2</b>	<b>(Amount ceded in reinsurance)</b>										
(a)	Claims by death	(2,279)	-	(238,308)	-	-	(98,172)	-	-	-	<b>(338,759)</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	<b>-</b>
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	<b>-</b>
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Survival	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Rider	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Health	-	-	(500)	-	(7,037)	-	-	(77,915)	-	<b>(85,452)</b>
	<b>Sub Total (B)</b>	<b>(2,279)</b>	<b>-</b>	<b>(238,808)</b>	<b>-</b>	<b>(7,037)</b>	<b>(98,172)</b>	<b>-</b>	<b>(77,915)</b>	<b>-</b>	<b>(424,211)</b>
<b>3</b>	<b>Amount accepted in reinsurance</b>										
(a)	Claims by death	-	-	-	-	-	-	-	-	-	<b>-</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	<b>-</b>
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	<b>-</b>
(d)	Other benefits	-	-	-	-	-	-	-	-	-	<b>-</b>
	<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>1,002,439</b>	<b>505,777</b>	<b>288,533</b>	<b>360,632</b>	<b>7,902</b>	<b>14,351,991</b>	<b>10,311,716</b>	<b>95,658</b>	<b>4,044,202</b>	<b>30,968,850</b>
	<b>Benefits paid to claimants:</b>										
	In India	1,004,718	505,777	527,341	360,632	14,939	14,450,163	10,311,716	173,573	4,044,202	31,393,061
	Outside India	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>1,004,718</b>	<b>505,777</b>	<b>527,341</b>	<b>360,632</b>	<b>14,939</b>	<b>14,450,163</b>	<b>10,311,716</b>	<b>173,573</b>	<b>4,044,202</b>	<b>31,393,061</b>

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

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

For the quarter ended March 31, 2015

(₹ '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	80,015	4,319	294,610	11,385	-	385,925	197,593	1,216	14,680	<b>989,743</b>
(b)	Claims by maturity	227,446	76,060	3,324	-	-	351,197	1,004,300	-	-	<b>1,662,327</b>
(c)	Annuities/Pension payment	-	-	-	310,213	-	-	-	-	-	<b>310,213</b>
(d)	Other benefits										
	- Surrender/Withdrawal	327,628	716,023	83,516	749	-	10,636,247	15,134,132	-	2,753,298	<b>29,651,593</b>
	- Survival	397,156	-	-	-	-	-	-	-	-	<b>397,156</b>
	- Rider	4,578	472	11,548	(299)	-	6,826	584	-	-	<b>23,709</b>
	- Health	-	-	2,201	-	17,408	-	-	141,390	-	<b>160,999</b>
	- Interest on unclaimed amounts	-	-	-	-	-	-	-	-	-	<b>-</b>
	<b>Sub Total (A)</b>	<b>1,036,823</b>	<b>796,874</b>	<b>395,199</b>	<b>322,048</b>	<b>17,408</b>	<b>11,380,195</b>	<b>16,336,609</b>	<b>142,606</b>	<b>2,767,978</b>	<b>33,195,740</b>
<b>2</b>	<b>(Amount ceded in reinsurance)</b>										
(a)	Claims by death	-	-	(194,501)	-	-	(92,591)	-	-	-	<b>(287,092)</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	<b>-</b>
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	<b>-</b>
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Survival	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Rider	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Health	-	-	(700)	-	(8,743)	-	-	(67,300)	-	<b>(76,743)</b>
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(195,201)</b>	<b>-</b>	<b>(8,743)</b>	<b>(92,591)</b>	<b>-</b>	<b>(67,300)</b>	<b>-</b>	<b>(363,835)</b>
<b>3</b>	<b>Amount accepted in reinsurance</b>										
(a)	Claims by death	-	-	-	-	-	-	-	-	-	<b>-</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	<b>-</b>
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	<b>-</b>
(d)	Other benefits	-	-	-	-	-	-	-	-	-	<b>-</b>
	<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>1,036,823</b>	<b>796,874</b>	<b>199,998</b>	<b>322,048</b>	<b>8,665</b>	<b>11,287,604</b>	<b>16,336,609</b>	<b>75,306</b>	<b>2,767,978</b>	<b>32,831,905</b>
	<b>Benefits paid to claimants:</b>										
	In India	1,036,823	796,874	395,199	322,048	17,408	11,380,195	16,336,609	142,606	2,767,978	33,195,740
	Outside India	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>1,036,823</b>	<b>796,874</b>	<b>395,199</b>	<b>322,048</b>	<b>17,408</b>	<b>11,380,195</b>	<b>16,336,609</b>	<b>142,606</b>	<b>2,767,978</b>	<b>33,195,740</b>