

**ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS**

**FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES**

For the year ended March 31, 2010

(Rs. '000)

| Particulars | Par Life | Par Pension | Par Group Life | Par Group Pension | Non Par | Annuity Non Par | Health | Linked Life | Linked Pension | Linked Health | Linked Group | Total |
|--|----------------|--------------|----------------|-------------------|----------------|-----------------|---------------|------------------|------------------|----------------|--------------|------------------|
| Commission * | | | | | | | | | | | | |
| Direct – First year premiums | 114,088 | 133 | - | - | 95,282 | - | 63,876 | 1,863,138 | 2,135,776 | 158,154 | 76 | 4,430,523 |
| -- Renewal premiums | 95,092 | 8,116 | - | - | 18,921 | - | 14,356 | 1,006,705 | 433,854 | 8,581 | - | 1,585,625 |
| -- Single premiums | - | - | - | - | 254 | 356 | - | 6,325 | 6,595 | - | - | 13,530 |
| Total | 209,180 | 8,249 | | | 114,457 | 356 | 78,232 | 2,876,168 | 2,576,225 | 166,735 | 76 | 6,029,678 |
| Add: Commission on re-insurance accepted | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Commission on re-insurance ceded | - | - | - | - | - | - | - | - | - | - | - | - |
| Net Commission | 209,180 | 8,249 | | | 114,457 | 356 | 78,232 | 2,876,168 | 2,576,225 | 166,735 | 76 | 6,029,678 |

| Break-up of the expenses (Gross) incurred to procure business | | | | | | | | | | | | |
|--|----------------|--------------|---|---|----------------|------------|---------------|------------------|------------------|----------------|-----------|------------------|
| Tied Agency | 154,724 | 6,304 | - | - | 79,906 | 66 | 37,441 | 1,427,503 | 1,303,055 | 128,238 | 76 | 3,137,313 |
| Corporate Agency | 38,397 | 1,632 | - | - | 17,738 | 170 | 10,093 | 1,047,321 | 954,422 | 17,582 | - | 2,087,355 |
| Brokers | 11,517 | 15 | - | - | 1,829 | 63 | 1,756 | 263,203 | 204,651 | 5,266 | - | 488,300 |
| Referral | 4,542 | 298 | - | - | 14,984 | 57 | 28,942 | 138,141 | 114,097 | 15,649 | - | 316,710 |
| Total Commission | 209,180 | 8,249 | | | 114,457 | 356 | 78,232 | 2,876,168 | 2,576,225 | 166,735 | 76 | 6,029,678 |

* Commission includes referral payments

For the year ended March 31, 2009

(Rs. '000)

| Particulars | Par Life | Par Pension | Par Group Life | Par Group Pension | Non Par | Annuity Non Par | Health | Linked Life | Linked Pension | Linked Health | Linked Group | Total |
|--|----------------|--------------|----------------|-------------------|----------------|-----------------|----------------|------------------|------------------|---------------|--------------|------------------|
| Commission * | | | | | | | | | | | | |
| Direct – First year premiums | 113,944 | 159 | - | - | 197,371 | - | 171,561 | 2,667,757 | 1,886,016 | 62,104 | 157 | 5,099,069 |
| -- Renewal premiums | 96,007 | 7,436 | - | - | 13,577 | - | 12,947 | 1,439,639 | 289,848 | - | - | 1,859,454 |
| -- Single premiums | - | - | - | - | 1,779 | 581 | - | 24,933 | 14,079 | - | - | 41,372 |
| Total | 209,951 | 7,595 | | | 212,727 | 581 | 184,508 | 4,132,329 | 2,189,943 | 62,104 | 157 | 6,999,895 |
| Add: Commission on re-insurance accepted | - | - | - | - | - | - | - | - | - | - | - | - |
| Less: Commission on re-insurance ceded | - | - | - | - | - | - | - | - | - | - | - | - |
| Net Commission | 209,951 | 7,595 | | | 212,727 | 581 | 184,508 | 4,132,329 | 2,189,943 | 62,104 | 157 | 6,999,895 |

| Break-up of the expenses (Gross) incurred to procure business | | | | | | | | | | | | |
|--|----------------|--------------|---|---|----------------|------------|----------------|------------------|------------------|---------------|------------|------------------|
| Tied Agency | 162,799 | 5,886 | - | - | 129,934 | 353 | 100,481 | 2,484,676 | 1,186,409 | 51,926 | 157 | 4,122,621 |
| Corporate Agency | 28,174 | 1,290 | - | - | 39,772 | 89 | 44,379 | 1,306,345 | 780,599 | 5,857 | - | 2,206,505 |
| Brokers | 2,981 | 12 | - | - | 1,411 | 6 | 1,820 | 98,719 | 58,097 | 1,729 | - | 164,775 |
| Referral | 15,997 | 407 | - | - | 41,610 | 133 | 37,828 | 242,589 | 164,838 | 2,592 | - | 505,994 |
| Total Commission | 209,951 | 7,595 | | | 212,727 | 581 | 184,508 | 4,132,329 | 2,189,943 | 62,104 | 157 | 6,999,895 |

* Commission includes referral payments