

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

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

For the nine month ended December 31, 2012

(₹ '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	111,128	8,943	660,357	13,170	-	896,786	669,425	2,542	43,483	2,405,834
(b)	Claims by maturity	222,181	104,486	205,413	-	-	80,128	134,661	-	-	746,869
(c)	Annuities / Pension payment	-	-	-	578,192	-	-	-	-	-	578,192
(d)	Other benefits										
	- Surrender	2,525,215	3,650,665	130,098	-	-	42,282,087	33,812,794	-	7,966,205	90,367,064
	- Survival	448,750	-	-	-	-	-	-	-	-	448,750
	- Rider	15,354	505	19,178	-	347	37,525	2,324	-	-	75,233
	- Health	-	-	14,547	-	80,379	-	-	334,998	-	429,924
	<b>Sub Total (A)</b>	<b>3,322,628</b>	<b>3,764,599</b>	<b>1,029,593</b>	<b>591,362</b>	<b>80,726</b>	<b>43,296,526</b>	<b>34,619,204</b>	<b>337,540</b>	<b>8,009,688</b>	<b>95,051,866</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	-	-	(280,731)	-	-	(36,964)	-	-	(127)	(317,822)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(3,075)	-	(37,326)	-	-	(159,731)	-	(200,132)
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(283,806)</b>	<b>-</b>	<b>(37,326)</b>	<b>(36,964)</b>	<b>-</b>	<b>(159,731)</b>	<b>(127)</b>	<b>(517,954)</b>
	<b>Total (A) + (B)</b>	<b>3,322,628</b>	<b>3,764,599</b>	<b>745,787</b>	<b>591,362</b>	<b>43,400</b>	<b>43,259,562</b>	<b>34,619,204</b>	<b>177,809</b>	<b>8,009,561</b>	<b>94,533,912</b>
	<b>Benefits paid to claimants:</b>										
	In India	3,322,628	3,764,599	1,029,593	591,362	80,726	43,296,526	34,619,204	337,540	8,009,688	95,051,866
	<b>Total</b>	<b>3,322,628</b>	<b>3,764,599</b>	<b>1,029,593</b>	<b>591,362</b>	<b>80,726</b>	<b>43,296,526</b>	<b>34,619,204</b>	<b>337,540</b>	<b>8,009,688</b>	<b>95,051,866</b>

For the nine month ended December 31, 2011

(₹ '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	99,756	7,373	481,953	28,948	-	757,809	493,229	1,466	52,308	1,922,842
(b)	Claims by maturity	99,836	51,746	354,227	-	-	53,842	29,354	-	-	589,005
(c)	Annuities / Pension payment	-	-	-	494,317	-	-	-	-	-	494,317
(d)	Other benefits										
	- Surrender	275,349	983,542	62,830	-	-	29,539,968	19,196,845	-	3,695,013	53,753,547
	- Survival	396,955	-	-	-	-	-	-	-	-	396,955
	- Rider	11,492	842	3,188	39	-	42,553	4,382	-	-	62,496
	- Health	-	-	12,813	-	134,426	-	-	210,210	-	357,449
	<b>Sub Total (A)</b>	<b>883,388</b>	<b>1,043,503</b>	<b>915,011</b>	<b>523,304</b>	<b>134,426</b>	<b>30,394,172</b>	<b>19,723,810</b>	<b>211,676</b>	<b>3,747,321</b>	<b>57,576,611</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	-	-	(256,740)	-	-	(32,803)	-	-	-	(289,543)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	-	-	(69,233)	-	-	(92,230)	-	(161,463)
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(256,740)</b>	<b>-</b>	<b>(69,233)</b>	<b>(32,803)</b>	<b>-</b>	<b>(92,230)</b>	<b>-</b>	<b>(451,006)</b>
	<b>Total (A) + (B)</b>	<b>883,388</b>	<b>1,043,503</b>	<b>658,271</b>	<b>523,304</b>	<b>65,193</b>	<b>30,361,369</b>	<b>19,723,810</b>	<b>119,446</b>	<b>3,747,321</b>	<b>57,125,605</b>
	<b>Benefits paid to claimants:</b>										
	In India	883,388	1,043,503	915,011	523,304	134,426	30,394,172	19,723,810	211,676	3,747,321	57,576,611
	<b>Total</b>	<b>883,388</b>	<b>1,043,503</b>	<b>915,011</b>	<b>523,304</b>	<b>134,426</b>	<b>30,394,172</b>	<b>19,723,810</b>	<b>211,676</b>	<b>3,747,321</b>	<b>57,576,611</b>

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

**SCHEDULE – 4 (Continued)**  
**BENEFITS PAID [NET]**

**For the quarter ended December 31, 2012**

(₹ '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	35,452	2,252	232,169	5,841	-	325,875	255,368	894	15,769	<b>873,620</b>
(b)	Claims by maturity	70,948	22,639	12,266	-	-	49,697	72,667	-	-	<b>228,217</b>
(c)	Annuities / Pension payment	-	-	-	210,333	-	-	-	-	-	<b>210,333</b>
(d)	Other benefits										
	- Surrender	160,175	600,885	54,581	-	-	17,322,265	14,223,211	-	1,681,007	<b>34,042,124</b>
	- Survival	145,868	-	-	-	-	-	-	-	-	<b>145,868</b>
	- Rider	4,483	3	8,557	-	-	10,987	1,182	-	-	<b>25,212</b>
	- Health	-	-	3,400	-	18,352	-	-	114,047	-	<b>135,799</b>
	<b>Sub Total (A)</b>	<b>416,926</b>	<b>625,779</b>	<b>310,973</b>	<b>216,174</b>	<b>18,352</b>	<b>17,708,824</b>	<b>14,552,428</b>	<b>114,941</b>	<b>1,696,776</b>	<b>35,661,173</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	-	-	(91,724)	-	-	(12,190)	-	-	(91)	<b>(104,005)</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	<b>-</b>
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	<b>-</b>
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Survival	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Rider	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Health	-	-	(1,575)	-	(11,655)	-	-	(58,956)	-	<b>(72,186)</b>
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(93,299)</b>	<b>-</b>	<b>(11,655)</b>	<b>(12,190)</b>	<b>-</b>	<b>(58,956)</b>	<b>(91)</b>	<b>(176,191)</b>
	<b>Total (A) + (B)</b>	<b>416,926</b>	<b>625,779</b>	<b>217,674</b>	<b>216,174</b>	<b>6,697</b>	<b>17,696,634</b>	<b>14,552,428</b>	<b>55,985</b>	<b>1,696,685</b>	<b>35,484,982</b>
	<b>Benefits paid to claimants:</b>										
	In India	416,926	625,779	310,973	216,174	18,352	17,708,824	14,552,428	114,941	1,696,776	35,661,173
	<b>Total</b>	<b>416,926</b>	<b>625,779</b>	<b>310,973</b>	<b>216,174</b>	<b>18,352</b>	<b>17,708,824</b>	<b>14,552,428</b>	<b>114,941</b>	<b>1,696,776</b>	<b>35,661,173</b>

**For the quarter ended December 31, 2011**

(₹ '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	23,042	2,859	202,906	9,772	-	272,337	147,477	451	19,029	<b>677,873</b>
(b)	Claims by maturity	24,634	29,200	38,715	-	-	(22,154)	22,902	-	-	<b>93,297</b>
(c)	Annuities / Pension payment	-	-	-	163,011	-	-	-	-	-	<b>163,011</b>
(d)	Other benefits										
	- Surrender	57,711	276,056	24,227	-	-	7,378,674	5,294,416	-	592,647	<b>13,623,731</b>
	- Survival	126,152	-	-	-	-	-	-	-	-	<b>126,152</b>
	- Rider	3,552	529	(11,971)	1	-	12,591	1,873	-	-	<b>6,575</b>
	- Health	-	-	23,959	-	41,704	-	-	81,260	-	<b>146,923</b>
	<b>Sub Total (A)</b>	<b>235,091</b>	<b>308,644</b>	<b>277,836</b>	<b>172,784</b>	<b>41,704</b>	<b>7,641,448</b>	<b>5,466,668</b>	<b>81,711</b>	<b>611,676</b>	<b>14,837,562</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	(500)	-	(106,608)	-	-	(32,803)	-	-	-	<b>(139,911)</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	<b>-</b>
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	<b>-</b>
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Survival	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Rider	-	-	-	-	-	-	-	-	-	<b>-</b>
	- Health	-	-	-	-	(27,178)	-	-	(38,457)	-	<b>(65,635)</b>
	<b>Sub Total (B)</b>	<b>(500)</b>	<b>-</b>	<b>(106,608)</b>	<b>-</b>	<b>(27,178)</b>	<b>(32,803)</b>	<b>-</b>	<b>(38,457)</b>	<b>-</b>	<b>(205,546)</b>
	<b>Total (A) + (B)</b>	<b>234,591</b>	<b>308,644</b>	<b>171,228</b>	<b>172,784</b>	<b>14,526</b>	<b>7,608,645</b>	<b>5,466,668</b>	<b>43,254</b>	<b>611,676</b>	<b>14,632,016</b>
	<b>Benefits paid to claimants:</b>										
	In India	235,091	308,644	277,836	172,784	41,704	7,641,448	5,466,668	81,711	611,676	14,837,562
	<b>Total</b>	<b>235,091</b>	<b>308,644</b>	<b>277,836</b>	<b>172,784</b>	<b>41,704</b>	<b>7,641,448</b>	<b>5,466,668</b>	<b>81,711</b>	<b>611,676</b>	<b>14,837,562</b>