

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the year ended March 31, 2015

(₹ '000)

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

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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

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, 2015

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

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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