

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the year ended March 31, 2013

(₹ '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	135,918	12,505	845,881	22,900	-	1,182,900	925,603	3,486	68,320	3,197,513
(b)	Claims by maturity	331,037	165,804	207,732	-	-	140,389	521,489	-	-	1,366,451
(c)	Annuities / Pension payment	-	-	-	799,503	-	-	-	-	-	799,503
(d)	Other benefits										
	- Surrender	2,951,446	4,536,452	195,258	-	-	58,851,364	49,516,877	-	10,873,611	126,925,008
	- Survival	651,650	-	-	-	-	-	-	-	-	651,650
	- Rider	19,661	513	11,764	-	-	55,862	3,774	-	-	91,574
	- Health	-	-	16,490	-	104,411	-	-	447,470	-	568,371
	Sub Total (A)	4,089,712	4,715,274	1,277,125	822,403	104,411	60,230,515	50,967,743	450,956	10,941,931	133,600,070
2	(Amount ceded in reinsurance)										
(a)	Claims by death	-	-	(450,788)	-	-	(77,329)	-	-	(127)	(528,244)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(2,700)	-	(48,261)	-	-	(216,361)	-	(267,322)
	Sub Total (B)	-	-	(453,488)	-	(48,261)	(77,329)	-	(216,361)	(127)	(795,566)
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)	4,089,712	4,715,274	823,637	822,403	56,150	60,153,186	50,967,743	234,595	10,941,804	132,804,504
	Benefits paid to claimants:										
	In India	4,089,712	4,715,274	1,277,125	822,403	104,411	60,230,515	50,967,743	450,956	10,941,931	133,600,070
	Outside India	-	-	-	-	-	-	-	-	-	-
	Total	4,089,712	4,715,274	1,277,125	822,403	104,411	60,230,515	50,967,743	450,956	10,941,931	133,600,070

Note: Refer Schedule 16 Note 2.9

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For the year ended March 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	123,911	10,222	644,200	37,777	-	1,052,330	726,704	2,266	70,006	2,667,416
(b)	Claims by maturity	201,540	193,723	390,931	-	-	75,032	84,644	-	-	945,870
(c)	Annuities / Pension payment	-	-	-	658,010	-	-	-	-	-	658,010
(d)	Other benefits										
	- Surrender	441,808	1,291,315	94,020	-	-	42,851,018	29,323,286	-	5,758,146	79,759,593
	- Survival	554,093	-	-	-	-	-	-	-	-	554,093
	- Rider	19,362	847	11,869	-	-	63,746	5,555	-	-	101,379
	- Health	-	-	6,034	-	162,781	-	-	306,415	-	475,230
	Sub Total (A)	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591
2	(Amount ceded in reinsurance)										
(a)	Claims by death	-	-	(347,541)	-	-	(38,844)	-	-	-	(386,385)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(1,725)	-	(87,217)	-	-	(142,462)	-	(231,404)
	Sub Total (B)	-	-	(349,266)	-	(87,217)	(38,844)	-	(142,462)	-	(617,789)
	Total (A) + (B) + (C)	1,340,714	1,496,107	797,788	695,787	75,564	44,003,282	30,140,189	166,219	5,828,152	84,543,802
	Benefits paid to claimants:										
	In India	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591
	Outside India	-	-	-	-	-	-	-	-	-	-
	Total	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591

Note: Refer Schedule 16 Note 2.9

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the quarter ended March 31, 2013

(₹ '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	24,790	3,562	185,524	9,730	-	286,114	256,178	944	24,837	791,679
(b)	Claims by maturity	108,856	61,318	2,319	-	-	60,261	386,828	-	-	619,582
(c)	Annuities / Pension payment	-	-	-	221,311	-	-	-	-	-	221,311
(d)	Other benefits										
	- Surrender	426,231	885,787	65,160	-	-	16,569,277	15,704,083	-	2,907,406	36,557,944
	- Survival	202,900	-	-	-	-	-	-	-	-	202,900
	- Rider	4,307	8	(7,414)	-	(347)	18,337	1,450	-	-	16,341
	- Health	-	-	1,943	-	24,032	-	-	112,472	-	138,447
	Sub Total (A)	767,084	950,675	247,532	231,041	23,685	16,933,989	16,348,539	113,416	2,932,243	38,548,204
2	Amount ceded in reinsurance										
(a)	Claims by death	-	-	(170,057)	-	-	(40,365)	-	-	-	(210,422)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	375	-	(10,935)	-	-	(56,630)	-	(67,190)
	Sub Total (B)	-	-	(169,682)	-	(10,935)	(40,365)	-	(56,630)	-	(277,612)
	Total (A) + (B) + (C)	767,084	950,675	77,850	231,041	12,750	16,893,624	16,348,539	56,786	2,932,243	38,270,592
	Benefits paid to claimants:										
	In India	767,084	950,675	247,532	231,041	23,685	16,933,989	16,348,539	113,416	2,932,243	38,548,204
	Outside India	-	-	-	-	-	-	-	-	-	-
	Total	767,084	950,675	247,532	231,041	23,685	16,933,989	16,348,539	113,416	2,932,243	38,548,204

Note: Refer Schedule 16 Note 2.9

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SCHEDULE - 4
BENEFITS PAID [NET]

For the quarter ended March 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	24,155	2,849	162,247	8,829	-	294,521	233,475	800	17,698	744,574
(b)	Claims by maturity	101,704	141,977	36,704	-	-	21,190	55,290	-	-	356,865
(c)	Annuities / Pension payment	-	-	-	163,693	-	-	-	-	-	163,693
(d)	Other benefits										
	- Surrender	166,459	307,773	31,190	-	-	13,311,050	10,126,441	-	2,063,133	26,006,046
	- Survival	157,138	-	-	-	-	-	-	-	-	157,138
	- Rider	7,870	5	8,681	(39)	-	21,193	1,173	-	-	38,883
	- Health	-	-	(6,779)	-	28,355	-	-	96,205	-	117,781
	Sub Total (A)	457,326	452,604	232,043	172,483	28,355	13,647,954	10,416,379	97,005	2,080,831	27,584,980
2	Amount ceded in reinsurance										
(a)	Claims by death	-	-	(90,801)	-	-	(6,041)	-	-	-	(96,842)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(1,725)	-	(17,984)	-	-	(50,232)	-	(69,941)
	Sub Total (B)	-	-	(92,526)	-	(17,984)	(6,041)	-	(50,232)	-	(166,783)
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)	457,326	452,604	139,517	172,483	10,371	13,641,913	10,416,379	46,773	2,080,831	27,418,197
	Benefits paid to claimants:										
	In India	457,326	452,604	232,043	172,483	28,355	13,647,954	10,416,379	97,005	2,080,831	27,584,980
	Total	457,326	452,604	232,043	172,483	28,355	13,647,954	10,416,379	97,005	2,080,831	27,584,980

Note: Refer Schedule 16 Note 2.9