

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

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

For the nine months ended December 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	296,221	14,324	1,122,562	45,561	-	1,433,768	466,388	6,361	48,739	<b>3,433,924</b>
(b)	Claims by maturity	529,487	92,207	18,731	-	-	2,218,210	506,807	-	-	<b>3,365,442</b>
(c)	Annuities/Pension payment	-	-	-	919,101	-	-	-	-	-	<b>919,101</b>
(d)	Other benefits										
	- Surrender/Withdrawal	1,266,315	7,834,559	253,440	-	-	25,656,209	32,234,290	-	17,372,500	<b>84,617,313</b>
	- Survival	1,036,374	-	-	-	-	-	-	-	-	<b>1,036,374</b>
	- Rider	15,147	396	21,349	(1)	-	24,919	1,025	-	-	<b>62,835</b>
	- Health	-	-	8,752	-	45,874	-	-	493,725	-	<b>548,351</b>
	- Interest on unclaimed amounts	3,233	783	1,828	1,123	335	14,734	21,022	285	68	<b>43,411</b>
	<b>Sub Total (A)</b>	<b>3,146,777</b>	<b>7,942,269</b>	<b>1,426,662</b>	<b>965,784</b>	<b>46,209</b>	<b>29,347,840</b>	<b>33,229,532</b>	<b>500,371</b>	<b>17,421,307</b>	<b>94,026,751</b>
<b>2</b>	<b>(Amount ceded in reinsurance)</b>										
(a)	Claims by death	(417)	-	(452,874)	-	-	(202,581)	-	-	-	<b>(655,872)</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	-	-	-	-	(22,030)	-	-	(230,878)	-	<b>(252,908)</b>
	<b>Sub Total (B)</b>	<b>(417)</b>	<b>-</b>	<b>(452,874)</b>	<b>-</b>	<b>(22,030)</b>	<b>(202,581)</b>	<b>-</b>	<b>(230,878)</b>	<b>-</b>	<b>(908,780)</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>3,146,360</b>	<b>7,942,269</b>	<b>973,788</b>	<b>965,784</b>	<b>24,179</b>	<b>29,145,259</b>	<b>33,229,532</b>	<b>269,493</b>	<b>17,421,307</b>	<b>93,117,971</b>
	<b>Benefits paid to claimants:</b>										
	In India	3,146,777	7,942,269	1,426,662	965,784	46,209	29,347,840	33,229,532	500,371	17,421,307	<b>94,026,751</b>
	Outside India	-	-	-	-	-	-	-	-	-	<b>-</b>
	<b>Total</b>	<b>3,146,777</b>	<b>7,942,269</b>	<b>1,426,662</b>	<b>965,784</b>	<b>46,209</b>	<b>29,347,840</b>	<b>33,229,532</b>	<b>500,371</b>	<b>17,421,307</b>	<b>94,026,751</b>

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

SCHEDULE - 4  
BENEFITS PAID [NET]

For the nine months ended December 31, 2014

(₹ '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	208,647	6,589	870,753	57,661	-	1,179,601	635,382	4,819	66,366	<b>3,029,818</b>
(b) Claims by maturity	506,883	74,839	5,711	-	-	366,249	534,604	-	-	<b>1,488,286</b>
(c) Annuities/Pension payment	-	-	-	816,375	-	-	-	-	-	<b>816,375</b>
(d) Other benefits										
- Surrender/Withdrawal	901,513	958,958	265,273	-	-	35,112,267	38,545,784	-	7,661,252	<b>83,445,047</b>
- Survival	983,197	-	-	-	-	-	-	-	-	<b>983,197</b>
- Rider	17,291	727	22,544	8	-	26,799	1,219	-	-	<b>68,588</b>
- Health	-	-	7,585	-	51,539	-	-	439,370	-	<b>498,494</b>
- Interest on unclaimed amounts	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (A)</b>	<b>2,617,531</b>	<b>1,041,113</b>	<b>1,171,866</b>	<b>874,044</b>	<b>51,539</b>	<b>36,684,916</b>	<b>39,716,989</b>	<b>444,189</b>	<b>7,727,618</b>	<b>90,329,805</b>
<b>2 (Amount ceded in reinsurance)</b>										
(a) Claims by death	-	-	(353,088)	-	-	(125,107)	-	-	-	<b>(478,195)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(800)	-	(22,658)	-	-	(202,827)	-	<b>(226,285)</b>
<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(353,888)</b>	<b>-</b>	<b>(22,658)</b>	<b>(125,107)</b>	<b>-</b>	<b>(202,827)</b>	<b>-</b>	<b>(704,480)</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>2,617,531</b>	<b>1,041,113</b>	<b>817,978</b>	<b>874,044</b>	<b>28,881</b>	<b>36,559,809</b>	<b>39,716,989</b>	<b>241,362</b>	<b>7,727,618</b>	<b>89,625,325</b>
<b>Benefits paid to claimants:</b>										
In India	2,617,531	1,041,113	1,171,866	874,044	51,539	36,684,916	39,716,989	444,189	7,727,618	<b>90,329,805</b>
Outside India	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,617,531</b>	<b>1,041,113</b>	<b>1,171,866</b>	<b>874,044</b>	<b>51,539</b>	<b>36,684,916</b>	<b>39,716,989</b>	<b>444,189</b>	<b>7,727,618</b>	<b>90,329,805</b>

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

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

For the quarter ended December 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	105,014	4,121	388,407	20,935	-	523,301	148,125	2,181	12,271	<b>1,204,355</b>
(b) Claims by maturity	142,520	33,288	12,195	-	-	802,477	228,487	-	-	<b>1,218,967</b>
(c) Annuities / Pension payment	-	-	-	310,679	-	-	-	-	-	<b>310,679</b>
(d) Other benefits										
- Surrender/Withdrawal	227,386	972,259	68,592	-	-	11,164,958	9,776,998	-	1,782,759	<b>23,992,952</b>
- Survival	357,332	-	-	-	-	-	-	-	-	<b>357,332</b>
- Rider	3,927	3	5,150	3	-	7,412	169	-	-	<b>16,664</b>
- Health	-	-	2,490	-	19,281	-	-	165,535	-	<b>187,306</b>
- Interest on unclaimed amounts	3,233	783	1,828	1,123	335	14,734	21,022	285	68	<b>43,411</b>
<b>Sub Total (A)</b>	<b>839,412</b>	<b>1,010,454</b>	<b>478,662</b>	<b>332,740</b>	<b>19,616</b>	<b>12,512,882</b>	<b>10,174,801</b>	<b>168,001</b>	<b>1,795,098</b>	<b>27,331,666</b>
<b>2 (Amount ceded in reinsurance)</b>										
(a) Claims by death	-	-	(165,762)	-	-	(80,906)	-	-	-	<b>(246,668)</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	-	-	-	-	(8,045)	-	-	(80,118)	-	<b>(88,163)</b>
<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(165,762)</b>	<b>-</b>	<b>(8,045)</b>	<b>(80,906)</b>	<b>-</b>	<b>(80,118)</b>	<b>-</b>	<b>(334,831)</b>
<b>3 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>839,412</b>	<b>1,010,454</b>	<b>312,900</b>	<b>332,740</b>	<b>11,571</b>	<b>12,431,976</b>	<b>10,174,801</b>	<b>87,883</b>	<b>1,795,098</b>	<b>26,996,835</b>
<b>Benefits paid to claimants:</b>										
In India	839,412	1,010,454	478,662	332,740	19,616	12,512,882	10,174,801	168,001	1,795,098	27,331,666
Outside India	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>839,412</b>	<b>1,010,454</b>	<b>478,662</b>	<b>332,740</b>	<b>19,616</b>	<b>12,512,882</b>	<b>10,174,801</b>	<b>168,001</b>	<b>1,795,098</b>	<b>27,331,666</b>

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**Schedules forming part of Consolidated Condensed financial statements**

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

For the quarter ended December 31, 2014

(₹ '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	66,798	2,049	357,135	16,101	-	391,816	196,800	2,078	18,522	<b>1,051,299</b>
(b)	Claims by maturity	192,308	21,841	1,708	-	-	168,812	273,726	-	-	<b>658,395</b>
(c)	Annuities/Pension payment	-	-	-	281,205	-	-	-	-	-	<b>281,205</b>
(d)	Other benefits										
	- Surrender/Withdrawal	440,227	311,464	80,267	-	-	9,815,167	11,271,795	-	2,741,108	<b>24,660,028</b>
	- Survival	351,992	-	-	-	-	-	-	-	-	<b>351,992</b>
	- Rider	3,578	2	9,267	5	-	6,956	250	-	-	<b>20,058</b>
	- Health	-	-	1,757	-	15,094	-	-	139,035	-	<b>155,886</b>
	- Interest on unclaimed amounts	-	-	-	-	-	-	-	-	-	-
	<b>Sub Total (A)</b>	<b>1,054,903</b>	<b>335,356</b>	<b>450,134</b>	<b>297,311</b>	<b>15,094</b>	<b>10,382,751</b>	<b>11,742,571</b>	<b>141,113</b>	<b>2,759,630</b>	<b>27,178,863</b>
<b>2</b>	<b>(Amount ceded in reinsurance)</b>										
(a)	Claims by death	-	-	(139,685)	-	-	(45,995)	-	-	-	<b>(185,680)</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	-	-	(8,384)	-	-	(70,297)	-	<b>(78,681)</b>
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(139,685)</b>	<b>-</b>	<b>(8,384)</b>	<b>(45,995)</b>	<b>-</b>	<b>(70,297)</b>	<b>-</b>	<b>(264,361)</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>1,054,903</b>	<b>335,356</b>	<b>310,449</b>	<b>297,311</b>	<b>6,710</b>	<b>10,336,756</b>	<b>11,742,571</b>	<b>70,816</b>	<b>2,759,630</b>	<b>26,914,502</b>
	<b>Benefits paid to claimants:</b>										
	In India	1,054,903	335,356	450,134	297,311	15,094	10,382,751	11,742,571	141,113	2,759,630	27,178,863
	Outside India	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>1,054,903</b>	<b>335,356</b>	<b>450,134</b>	<b>297,311</b>	<b>15,094</b>	<b>10,382,751</b>	<b>11,742,571</b>	<b>141,113</b>	<b>2,759,630</b>	<b>27,178,863</b>