

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the year ended March 31, 2016

(₹ '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	429,411	16,927	1,535,427	53,238	-	2,076,100	608,664	9,019	63,231	4,792,017
(b) Claims by maturity	757,786	185,816	25,936	-	-	2,808,595	1,129,229	-	-	4,907,362
(c) Annuities/Pension payment	-	-	-	1,270,916	-	-	-	-	-	1,270,916
(d) Other benefits										
- Surrender/Withdrawal	1,472,116	8,242,713	348,316	-	-	38,846,339	41,755,672	-	21,402,138	112,067,294
- Survival	1,463,288	-	-	-	-	-	-	-	-	1,463,288
- Rider	22,657	747	29,592	2	-	36,630	1,262	-	-	90,890
- Health	-	-	10,952	-	60,488	-	-	664,365	-	735,805
- Interest on unclaimed amounts	6,237	1,843	3,780	2,260	660	30,339	46,421	560	140	92,240
Sub Total (A)	4,151,495	8,448,046	1,954,003	1,326,416	61,148	43,798,003	43,541,248	673,944	21,465,509	125,419,812
2 (Amount ceded in reinsurance)										
(a) Claims by death	(2,696)	-	(691,182)	-	-	(300,753)	-	-	-	(994,631)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(500)	-	(29,067)	-	-	(308,793)	-	(338,360)
Sub Total (B)	(2,696)	-	(691,682)	-	(29,067)	(300,753)	-	(308,793)	-	(1,332,991)
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)	4,148,799	8,448,046	1,262,321	1,326,416	32,081	43,497,250	43,541,248	365,151	21,465,509	124,086,821
Benefits paid to claimants:										
In India	4,151,495	8,448,046	1,954,003	1,326,416	61,148	43,798,003	43,541,248	673,944	21,465,509	125,419,812
Outside India	-	-	-	-	-	-	-	-	-	-
Total	4,151,495	8,448,046	1,954,003	1,326,416	61,148	43,798,003	43,541,248	673,944	21,465,509	125,419,812

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BENEFITS PAID [NET]

For the year 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	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
- Interest on unclaimed amounts	-	-	-	-	-	-	-	-	-	-
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

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, 2016

(₹ '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	133,190	2,603	412,865	7,677	-	642,332	142,276	2,658	14,492	1,358,093
(b) Claims by maturity	228,299	93,609	7,205	-	-	590,385	622,422	-	-	1,541,920
(c) Annuities / Pension payment	-	-	-	351,815	-	-	-	-	-	351,815
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
- Surrender/Withdrawal	205,801	408,154	94,876	-	-	13,190,130	9,521,382	-	4,029,638	27,449,981
- Survival	426,914	-	-	-	-	-	-	-	-	426,914
- Rider	7,510	351	8,243	3	-	11,711	237	-	-	28,055
- Health	-	-	2,200	-	14,614	-	-	170,640	-	187,454
- Interest on unclaimed amounts	3,004	1,060	1,952	1,137	325	15,605	25,399	275	72	48,829
Sub Total (A)	1,004,718	505,777	527,341	360,632	14,939	14,450,163	10,311,716	173,573	4,044,202	31,393,061
2 (Amount ceded in reinsurance)										
(a) Claims by death	(2,279)	-	(238,308)	-	-	(98,172)	-	-	-	(338,759)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(500)	-	(7,037)	-	-	(77,915)	-	(85,452)
Sub Total (B)	(2,279)	-	(238,808)	-	(7,037)	(98,172)	-	(77,915)	-	(424,211)
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)	1,002,439	505,777	288,533	360,632	7,902	14,351,991	10,311,716	95,658	4,044,202	30,968,850
Benefits paid to claimants:										
In India	1,004,718	505,777	527,341	360,632	14,939	14,450,163	10,311,716	173,573	4,044,202	31,393,061
Outside India	-	-	-	-	-	-	-	-	-	-
Total	1,004,718	505,777	527,341	360,632	14,939	14,450,163	10,311,716	173,573	4,044,202	31,393,061

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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
	- Interest on unclaimed amounts	-	-	-	-	-	-	-	-	-	-
	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	-	-	-	-	-	-	-	-	-	-
	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