

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

SCHEDULE - 4  
BENEFITS PAID [NET]

For the year ended March 31, 2017

(₹ '000)

	Par Life	Par Pension	Non Par	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1 Insurance claims</b>												
(a) Claims by death	510,951	20,147	2,329,853	-	-	80,794	-	2,281,302	630,022	9,724	49,756	<b>5,912,549</b>
(b) Claims by maturity	1,303,730	253,554	233,272	-	-	-	-	18,630,325	2,409,108	-	-	<b>22,829,989</b>
(c) Annuities/Pension payment	-	-	-	-	-	1,389,762	-	-	-	-	-	<b>1,389,762</b>
(d) Other benefits												
- Surrender/Withdrawal	1,105,200	594,979	389,773	10,158	8,157	97	-	65,663,047	39,686,369	-	10,482,966	<b>117,940,746</b>
- Survival	2,008,886	-	16	-	-	-	-	-	-	-	-	<b>2,008,902</b>
- Rider	25,170	1,137	48,025	-	-	24	-	31,846	1,903	14	-	<b>108,119</b>
- Health	-	-	37,400	-	-	-	53,202	-	-	680,015	-	<b>770,617</b>
- Interest on unclaimed amounts	-	-	-	-	-	-	-	390,569	-	-	-	<b>390,569</b>
<b>Sub Total (A)</b>	<b>4,953,937</b>	<b>869,817</b>	<b>3,038,339</b>	<b>10,158</b>	<b>8,157</b>	<b>1,470,677</b>	<b>53,202</b>	<b>86,997,089</b>	<b>42,727,402</b>	<b>689,753</b>	<b>10,532,722</b>	<b>151,351,253</b>
<b>2 (Amount ceded in reinsurance)</b>												
(a) Claims by death	(11,422)	-	(1,044,508)	-	-	-	-	(312,465)	-	-	-	<b>(1,368,395)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits												
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(1,063)	-	-	-	(25,245)	-	-	(312,464)	-	<b>(338,772)</b>
<b>Sub Total (B)</b>	<b>(11,422)</b>	<b>-</b>	<b>(1,045,571)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(25,245)</b>	<b>(312,465)</b>	<b>-</b>	<b>(312,464)</b>	<b>-</b>	<b>(1,707,167)</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>-</b>	<b>-</b>
<b>Total (A) + (B) + (C)</b>	<b>4,942,515</b>	<b>869,817</b>	<b>1,992,768</b>	<b>10,158</b>	<b>8,157</b>	<b>1,470,677</b>	<b>27,957</b>	<b>86,684,624</b>	<b>42,727,402</b>	<b>377,289</b>	<b>10,532,722</b>	<b>149,644,086</b>
<b>Benefits paid to claimants:</b>												
In India	4,953,937	869,817	3,038,339	10,158	8,157	1,470,677	53,202	86,997,089	42,727,402	689,753	10,532,722	<b>151,351,253</b>
Outside India	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,953,937</b>	<b>869,817</b>	<b>3,038,339</b>	<b>10,158</b>	<b>8,157</b>	<b>1,470,677</b>	<b>53,202</b>	<b>86,997,089</b>	<b>42,727,402</b>	<b>689,753</b>	<b>10,532,722</b>	<b>151,351,253</b>

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

SCHEDULE - 4  
BENEFITS PAID [NET]

For the year ended March 31, 2016

(₹ '000)

	Par Life	Par Pension	Non Par	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1 Insurance claims</b>												
(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
<b>Sub Total (A)</b>	<b>4,151,495</b>	<b>8,448,046</b>	<b>1,954,003</b>	<b>-</b>	<b>-</b>	<b>1,326,416</b>	<b>61,148</b>	<b>43,798,003</b>	<b>43,541,248</b>	<b>673,944</b>	<b>21,465,509</b>	<b>125,419,812</b>
<b>2 (Amount ceded in reinsurance)</b>												
(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)
<b>Sub Total (B)</b>	<b>(2,696)</b>	<b>-</b>	<b>(691,682)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(29,067)</b>	<b>(300,753)</b>	<b>-</b>	<b>(308,793)</b>	<b>-</b>	<b>(1,332,991)</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>-</b>	<b>-</b>
<b>Total (A) + (B) + (C)</b>	<b>4,148,799</b>	<b>8,448,046</b>	<b>1,262,321</b>	<b>-</b>	<b>-</b>	<b>1,326,416</b>	<b>32,081</b>	<b>43,497,250</b>	<b>43,541,248</b>	<b>365,151</b>	<b>21,465,509</b>	<b>124,086,821</b>
<b>Benefits paid to claimants:</b>												
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	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,151,495</b>	<b>8,448,046</b>	<b>1,954,003</b>	<b>-</b>	<b>-</b>	<b>1,326,416</b>	<b>61,148</b>	<b>43,798,003</b>	<b>43,541,248</b>	<b>673,944</b>	<b>21,465,509</b>	<b>125,419,812</b>

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

SCHEDULE - 4  
BENEFITS PAID [NET]

For the quarter ended March 31, 2017

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Non Par Variable	Non Par Variable Pension	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1 Insurance claims</b>												
(a) Claims by death	142,627	4,191	566,468	-	-	22,913	(471)	618,229	169,657	3,377	11,480	1,538,471
(b) Claims by maturity	443,396	170,858	109,426	-	-	-	-	9,414,121	1,295,145	-	-	11,432,946
(c) Annuities / Pension payment	-	-	-	-	-	385,781	-	-	-	-	-	385,781
(d) Other benefits												
- Surrender/Withdrawal	252,841	150,074	117,036	5,722	7,157	-	-	20,861,670	12,332,278	-	1,585,336	35,312,114
- Survival	525,225	-	-	-	-	-	-	-	-	-	-	525,225
- Rider	7,273	403	(3,565)	-	-	8	-	6,168	539	14	-	10,840
- Health	-	-	15,592	-	-	-	13,862	-	-	153,214	-	182,668
- Interest on unclaimed amounts	-	-	-	-	-	-	-	100,028	-	-	-	100,028
<b>Sub Total (A)</b>	<b>1,371,362</b>	<b>325,526</b>	<b>804,957</b>	<b>5,722</b>	<b>7,157</b>	<b>408,702</b>	<b>13,391</b>	<b>31,000,216</b>	<b>13,797,619</b>	<b>156,605</b>	<b>1,596,816</b>	<b>49,488,073</b>
<b>2 (Amount ceded in reinsurance)</b>												
(a) Claims by death	(11,158)	-	(405,904)	-	-	-	-	(82,607)	-	-	-	(499,669)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits												
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(313)	-	-	-	(5,971)	-	-	(69,914)	-	(76,198)
<b>Sub Total (B)</b>	<b>(11,158)</b>	<b>-</b>	<b>(406,217)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(5,971)</b>	<b>(82,607)</b>	<b>-</b>	<b>(69,914)</b>	<b>-</b>	<b>(575,867)</b>
<b>3 Amount accepted in reinsurance</b>												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits												
- Surrender	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	-	-	-	-	-	-	-	-
<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>-</b>	<b>-</b>
<b>Total (A) + (B) + (C)</b>	<b>1,360,204</b>	<b>325,526</b>	<b>398,740</b>	<b>5,722</b>	<b>7,157</b>	<b>408,702</b>	<b>7,420</b>	<b>30,917,609</b>	<b>13,797,619</b>	<b>86,691</b>	<b>1,596,816</b>	<b>48,912,206</b>
<b>Benefits paid to claimants:</b>												
In India	1,371,362	325,526	804,957	5,722	7,157	408,702	13,391	31,000,216	13,797,619	156,605	1,596,816	49,488,073
Outside India	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,371,362</b>	<b>325,526</b>	<b>804,957</b>	<b>5,722</b>	<b>7,157</b>	<b>408,702</b>	<b>13,391</b>	<b>31,000,216</b>	<b>13,797,619</b>	<b>156,605</b>	<b>1,596,816</b>	<b>49,488,073</b>

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

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

For the quarter ended March 31, 2016

(₹ '000)

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

Note: Refer Note 2.8 of schedule 16 for accounting policy on Benefits paid.