

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED
SCHEDULES FORMING PART OF CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

SCHEDULE - 2
COMMISSION EXPENSES

For the half year ended September 30, 2010

(Rs. '000)

Particulars	Par Life	Par Pension	Par Group Life	Par Group Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission *												
Direct - First year premiums	80,540	120	-	-	25,953	-	6,951	754,055	1,136,147	39,114	216	2,043,096
-- Renewal premiums	48,339	2,407	-	-	7,774	-	5,507	354,734	231,734	13,475	-	663,970
-- Single premiums	-	-	-	-	162	206	-	19,074	70	-	-	19,512
Total	128,879	2,527	-	-	33,889	206	12,458	1,127,863	1,367,951	52,589	216	2,726,578
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	128,879	2,527	-	-	33,889	206	12,458	1,127,863	1,367,951	52,589	216	2,726,578
Break-up of the expenses (Gross) incurred to procure business												
Tied Agency	99,136	1,779	-	-	22,062	171	9,023	506,126	720,558	42,837	216	1,401,908
Corporate Agency	20,300	546	-	-	5,802	22	2,807	385,164	492,171	4,989	-	911,800
Brokers	7,499	30	-	-	763	13	386	180,549	121,205	1,944	-	312,390
Referral	1,945	172	-	-	5,262	243	243	56,023	34,017	2,818	-	100,480
Total Commission	128,879	2,527	-	-	33,889	206	12,458	1,127,863	1,367,951	52,589	216	2,726,578

* Commission includes referral payments

For the half year ended September 30, 2009

(Rs. '000)

Particulars	Par Life	Par Pension	Par Group Life	Par Group Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission *												
Direct - First year premiums	54,734	62	-	-	51,738	-	42,414	775,737	668,450	71,920	(13)	1,665,042
-- Renewal premiums	41,639	2,344	-	-	7,705	-	7,147	475,817	170,008	-	-	704,660
-- Single premiums	-	-	-	-	118	117	-	3,683	4,540	-	-	8,458
Total	96,373	2,406	-	-	59,561	117	49,561	1,255,237	842,998	71,920	(13)	2,378,160
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	96,373	2,406	-	-	59,561	117	49,561	1,255,237	842,998	71,920	(13)	2,378,160
Break-up of the expenses (Gross) incurred to procure business												
Tied Agency	73,236	1,727	-	-	41,415	(3)	20,265	606,615	421,808	54,692	-	1,219,755
Corporate Agency	15,900	565	-	-	8,872	110	5,870	506,781	333,860	8,292	-	880,250
Brokers	4,416	5	-	-	942	20	949	90,766	59,377	2,163	-	158,637
Referral	2,821	109	-	-	8,332	(10)	22,478	51,074	27,954	6,773	(13)	119,518
Total Commission	96,373	2,406	-	-	59,561	117	49,561	1,255,237	842,998	71,920	(13)	2,378,160

* Commission includes referral payments

ICICI PRUDENTIAL LIFE INSURANCE COMPANY LIMITED
SCHEDULES FORMING PART OF CONDENSED CONSOLIDATED FINANCIAL STATEMENTS

For the period July 1, 2010 to September 30, 2010

(Rs. '000)

Particulars	Par Life	Par Pension	Par Group Life	Par Group Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission *												
Direct - First year premiums	58,648	93	-	-	11,125	-	3,551	423,422	638,622	17,204	-	1,152,665
-- Renewal premiums	25,539	754	-	-	4,924	-	3,488	182,702	127,766	7,727	-	352,900
-- Single premiums	-	-	-	-	71	206	-	19,074	42	-	-	19,393
Total	84,187	847	-	-	16,120	206	7,039	625,198	766,430	24,931	-	1,524,958
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	84,187	847	-	-	16,120	206	7,039	625,198	766,430	24,931	-	1,524,958
Break-up of the expenses (Gross) incurred to procure business												
Tied Agency	64,284	591	-	-	12,226	171	5,092	277,290	407,379	20,852	-	787,885
Corporate Agency	13,694	153	-	-	2,564	22	1,736	217,236	282,608	2,713	-	520,725
Brokers	5,132	27	-	-	387	173	173	105,862	58,446	925	-	170,966
Referral	1,078	76	-	-	943	-	39	24,809	17,997	440	-	45,382
Total Commission	84,187	847	-	-	16,120	206	7,039	625,198	766,430	24,931	-	1,524,958

* Commission includes referral payments

For the period July 1, 2009 to September 30, 2009

(Rs. '000)

Particulars	Par Life	Par Pension	Par Group Life	Par Group Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission *												
Direct - First year premiums	30,935	37	-	-	27,875	-	22,511	444,404	478,462	40,582	(49)	1,044,757
-- Renewal premiums	19,221	506	-	-	4,628	-	4,410	215,897	78,568	-	-	323,230
-- Single premiums	-	-	-	-	59	110	-	1,420	2,124	-	-	3,713
Total	50,156	543	-	-	32,562	110	26,921	661,721	559,154	40,582	(49)	1,371,700
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-	-	-
Net Commission	50,156	543	-	-	32,562	110	26,921	661,721	559,154	40,582	(49)	1,371,700
Break-up of the expenses (Gross) incurred to procure business												
Tied Agency	37,085	368	-	-	21,892	(3)	11,131	279,217	271,972	30,790	(49)	652,403
Corporate Agency	9,397	148	-	-	4,348	103	3,117	296,917	227,023	5,764	-	546,817
Brokers	2,814	3	-	-	460	20	438	60,472	40,631	1,241	-	106,078
Referral	860	24	-	-	5,862	(10)	12,236	25,114	19,529	2,787	-	66,402
Total Commission	50,156	543	-	-	32,562	110	26,921	661,721	559,154	40,582	(49)	1,371,700

* Commission includes referral payments