

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the half year ended September 30, 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
1	Insurance claims												
(a)	Claims by death	260,427	10,435	1,112,111	-	-	42,366	-	1,154,063	335,969	4,654	28,107	2,948,132
(b)	Claims by maturity	532,820	49,363	35,925	-	-	-	-	4,316,981	555,289	-	-	5,490,378
(c)	Annuities/Pension payment	-	-	-	-	-	666,154	-	-	-	-	-	666,154
(d)	Other benefits												
	- Surrender/Withdrawal	711,766	360,798	182,936	2,569	-	97	-	31,407,619	20,989,790	-	7,347,342	61,002,917
	- Survival	846,269	-	-	-	-	-	-	-	-	-	-	846,269
	- Rider	12,913	733	30,385	-	-	11	-	17,679	780	-	-	62,501
	- Health	-	-	15,120	-	-	-	30,059	-	-	357,566	-	402,745
	- Interest on unclaimed amounts	-	-	-	-	-	-	-	191,114	-	-	-	191,114
	Sub Total (A)	2,364,195	421,329	1,376,477	2,569	-	708,628	30,059	37,087,456	21,881,828	362,220	7,375,449	71,610,210
2	(Amount ceded in reinsurance)												
(a)	Claims by death	(205)	-	(445,066)	-	-	-	-	(155,379)	-	-	-	(600,650)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits												
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(250)	-	-	-	(13,931)	-	-	(157,203)	-	(171,384)
	Sub Total (B)	(205)	-	(445,316)	-	-	-	(13,931)	(155,379)	-	(157,203)	-	(772,034)
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)	2,363,990	421,329	931,161	2,569	-	708,628	16,128	36,932,077	21,881,828	205,017	7,375,449	70,838,176
	Benefits paid to claimants:												
	In India	2,364,195	421,329	1,376,477	2,569	-	708,628	30,059	37,087,456	21,881,828	362,220	7,375,449	71,610,210
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-
	Total	2,364,195	421,329	1,376,477	2,569	-	708,628	30,059	37,087,456	21,881,828	362,220	7,375,449	71,610,210

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(₹ '000)

	Particulars	Par Life	Par Pension	Non Par	Non Par Variable	Non Par Variable	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
1	Insurance claims												
(a)	Claims by death	191,207	10,203	734,155	-	-	24,626	-	910,467	318,263	4,180	36,468	2,229,569
(b)	Claims by maturity	386,967	58,919	6,536	-	-	-	-	1,415,733	278,320	-	-	2,146,475
(c)	Annuities/Pension payment	-	-	-	-	-	608,422	-	-	-	-	-	608,422
(d)	Other benefits												
	- Surrender/Withdrawal	1,038,929	6,862,300	184,848	-	-	-	-	14,491,251	22,457,292	-	15,589,741	60,624,361
	- Survival	679,042	-	-	-	-	-	-	-	-	-	-	679,042
	- Rider	11,220	393	16,199	-	-	(4)	-	17,507	856	-	-	46,171
	- Health	-	-	6,262	-	-	-	26,593	-	-	328,190	-	361,045
	- Interest on unclaimed amounts	-	-	-	-	-	-	-	-	-	-	-	-
	Sub Total (A)	2,307,365	6,931,815	948,000	-	-	633,044	26,593	16,834,958	23,054,731	332,370	15,626,209	66,695,085
2	(Amount ceded in reinsurance)												
(a)	Claims by death	(417)	-	(287,112)	-	-	-	-	(121,675)	-	-	-	(409,204)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits												
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	-	-	-	-	(13,985)	-	-	(150,760)	-	(164,745)
	Sub Total (B)	(417)	-	(287,112)	-	-	-	(13,985)	(121,675)	-	(150,760)	-	(573,949)
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)	2,306,948	6,931,815	660,888	-	-	633,044	12,608	16,713,283	23,054,731	181,610	15,626,209	66,121,136
	Benefits paid to claimants:												
	In India	2,307,365	6,931,815	948,000	-	-	633,044	26,593	16,834,958	23,054,731	332,370	15,626,209	66,695,085
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-
	Total	2,307,365	6,931,815	948,000	-	-	633,044	26,593	16,834,958	23,054,731	332,370	15,626,209	66,695,085

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For the quarter ended September 30, 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
1 Insurance claims												
(a) Claims by death	128,759	5,793	590,756	-	-	25,223	-	548,395	179,862	2,434	16,212	1,497,434
(b) Claims by maturity	285,242	20,951	15,879	-	-	-	-	4,082,738	391,395	-	-	4,796,205
(c) Annuities / Pension payment	-	-	-	-	-	330,094	-	-	-	-	-	330,094
(d) Other benefits												
- Surrender/Withdrawal	287,775	297,990	90,781	2,569	-	-	-	17,314,212	11,089,182	-	5,501,868	34,584,377
- Survival	494,477	-	-	-	-	-	-	-	-	-	-	494,477
- Rider	5,204	703	28,760	-	-	4	-	9,988	315	-	-	44,974
- Health	-	-	7,845	-	-	-	14,770	-	-	184,877	-	207,492
- Interest on unclaimed amounts	-	-	-	-	-	-	-	99,657	-	-	-	99,657
Sub Total (A)	1,201,457	325,437	734,021	2,569	-	355,321	14,770	22,054,990	11,660,754	187,311	5,518,080	42,054,710
2 (Amount ceded in reinsurance)												
(a) Claims by death	(205)	-	(261,433)	-	-	-	-	(83,476)	-	-	-	(345,114)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits												
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	-	-	(7,035)	-	-	(77,396)	-	(84,431)
Sub Total (B)	(205)	-	(261,433)	-	-	-	(7,035)	(83,476)	-	(77,396)	-	(429,545)
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)	1,201,252	325,437	472,588	2,569	-	355,321	7,735	21,971,514	11,660,754	109,915	5,518,080	41,625,165
Benefits paid to claimants:												
In India	1,201,457	325,437	734,021	2,569	-	355,321	14,770	22,054,990	11,660,754	187,311	5,518,080	42,054,710
Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,201,457	325,437	734,021	2,569	-	355,321	14,770	22,054,990	11,660,754	187,311	5,518,080	42,054,710

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	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
1	Insurance claims												
(a)	Claims by death	84,847	5,553	370,663	-	-	13,385	-	407,970	155,596	2,539	21,106	1,061,659
(b)	Claims by maturity	139,502	23,254	3,855	-	-	-	-	842,613	174,783	-	-	1,184,007
(c)	Annuities/Pension payment	-	-	-	-	-	304,364	-	-	-	-	-	304,364
(d)	Other benefits												
	- Surrender/Withdrawal	467,421	74,467	102,165	-	-	-	-	7,031,532	12,646,683	-	9,925,756	30,248,024
	- Survival	387,050	-	-	-	-	-	-	-	-	-	-	387,050
	- Rider	6,683	367	16,070	-	-	(7)	-	9,253	383	-	-	32,749
	- Health	-	-	3,260	-	-	-	10,991	-	-	162,704	-	176,955
	- Interest on unclaimed amounts	-	-	-	-	-	-	-	-	-	-	-	-
	Sub Total (A)	1,085,503	103,641	496,013	-	-	317,742	10,991	8,291,368	12,977,445	165,243	9,946,862	33,394,808
2	(Amount ceded in reinsurance)												
(a)	Claims by death	(417)	-	(188,891)	-	-	-	-	(75,253)	-	-	-	(264,561)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits												
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	-	-	-	-	(7,087)	-	-	(74,458)	-	(81,545)
	Sub Total (B)	(417)	-	(188,891)	-	-	-	(7,087)	(75,253)	-	(74,458)	-	(346,106)
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)	1,085,086	103,641	307,122	-	-	317,742	3,904	8,216,115	12,977,445	90,785	9,946,862	33,048,702
	Benefits paid to claimants:												
	In India	1,085,503	103,641	496,013	-	-	317,742	10,991	8,291,368	12,977,445	165,243	9,946,862	33,394,808
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-
	Total	1,085,503	103,641	496,013	-	-	317,742	10,991	8,291,368	12,977,445	165,243	9,946,862	33,394,808