

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the year ended March 31, 2018

(₹ '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 Life	Linked Group Pension	Total
1 Insurance claims													
(a) Claims by death	690,246	11,534	3,879,208	739	-	68,525	-	3,266,635	621,218	14,020	53,646	35,374	8,641,145
(b) Claims by maturity	2,098,637	577,046	121,643	-	-	-	-	23,508,518	7,278,530	-	-	-	33,584,374
(c) Annuities/Pension payment	-	-	-	-	-	1,522,440	-	-	-	-	-	-	1,522,440
(d) Other benefits													
- Surrender/Withdrawal	1,374,708	730,852	604,505	384,825	16,900	-	-	78,245,965	38,619,004	-	4,944,763	2,684,951	127,606,473
- Survival	2,099,481	-	-	-	-	-	-	-	-	-	-	-	2,099,481
- Rider	23,285	1,633	66,449	-	-	38	-	28,925	1,490	37	-	-	121,857
- Health	-	-	110,619	-	-	-	52,661	-	-	686,843	-	-	850,123
- Interest on unclaimed amounts	-	-	-	-	-	-	-	482,269	-	-	-	-	482,269
Sub Total (A)	6,286,357	1,321,065	4,782,424	385,564	16,900	1,591,003	52,661	105,532,312	46,520,242	700,900	4,998,409	2,720,325	174,908,162
2 (Amount ceded in reinsurance)													
(a) Claims by death	(31,697)	-	(1,893,248)	-	-	-	-	(363,155)	-	-	-	-	(2,288,100)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits													
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(29,225)	-	-	-	(27,987)	-	-	(304,233)	-	-	(361,445)
Sub Total (B)	(31,697)	-	(1,922,473)	-	-	-	(27,987)	(363,155)	-	(304,233)	-	-	(2,649,545)
3 Amount accepted in reinsurance													
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits													
- Surrender	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A) + (B) + (C)	6,254,660	1,321,065	2,859,951	385,564	16,900	1,591,003	24,674	105,169,157	46,520,242	396,667	4,998,409	2,720,325	172,258,617
Benefits paid to claimants:													
In India	6,286,357	1,321,065	4,782,424	385,564	16,900	1,591,003	52,661	105,532,312	46,520,242	700,900	4,998,409	2,720,325	174,908,162
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,286,357	1,321,065	4,782,424	385,564	16,900	1,591,003	52,661	105,532,312	46,520,242	700,900	4,998,409	2,720,325	174,908,162

As required by IRDAI circular IRDA/F8/REG/CIR/208/10/2016 dated October 25, 2016, Linked Group segment has been bifurcated into Linked Group Life and Linked Group Pension from FY2017-18 onwards.

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)

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

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

As required by IRDAI circular IRDA/F8/REG/CIR/208/10/2016 dated October 25, 2016, Linked Group segment has been bifurcated into Linked Group Life and Linked Group Pension from FY2017-18 onwards.

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the quarter ended March 31, 2018

(₹ '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 Life	Linked Group Pension	Total
1 Insurance claims													
(a) Claims by death	189,847	2,049	1,023,084	329	-	21,746	-	850,366	161,185	4,680	15,917	9,651	2,278,854
(b) Claims by maturity	747,354	380,198	37,962	-	-	-	-	7,349,247	4,249,099	-	-	-	12,763,860
(c) Annuities / Pension payment	-	-	-	-	-	421,850	-	-	-	-	-	-	421,850
(d) Other benefits													
- Surrender/Withdrawal	230,219	121,577	145,294	127,102	3,100	-	-	19,443,015	7,753,309	-	1,299,522	465,884	29,589,022
- Survival	607,062	-	-	-	-	-	-	-	-	-	-	-	607,062
- Rider	5,783	222	18,065	-	-	13	-	7,545	180	11	-	-	31,819
- Health	-	-	51,759	-	-	-	17,144	-	-	165,546	-	-	234,449
- Interest on unclaimed amounts	-	-	-	-	-	-	-	133,542	-	-	-	-	133,542
Sub Total (A)	1,780,265	504,046	1,276,164	127,431	3,100	443,609	17,144	27,783,715	12,163,773	170,237	1,315,439	475,535	46,060,458
2 (Amount ceded in reinsurance)													
(a) Claims by death	(14,142)	-	(481,294)	-	-	-	-	(94,557)	-	-	-	-	(589,993)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits													
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(15,437)	-	-	-	(9,736)	-	-	(70,546)	-	-	(95,719)
Sub Total (B)	(14,142)	-	(496,731)	-	-	-	(9,736)	(94,557)	-	(70,546)	-	-	(685,712)
3 Amount accepted in reinsurance													
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits													
- Surrender	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	-	-	-	-	-	-	-
Total (A) + (B)+(C)	1,766,123	504,046	779,433	127,431	3,100	443,609	7,408	27,689,158	12,163,773	99,691	1,315,439	475,535	45,374,746
Benefits paid to claimants:													
In India	1,780,265	504,046	1,276,164	127,431	3,100	443,609	17,144	27,783,715	12,163,773	170,237	1,315,439	475,535	46,060,458
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,780,265	504,046	1,276,164	127,431	3,100	443,609	17,144	27,783,715	12,163,773	170,237	1,315,439	475,535	46,060,458

As required by IRDAI circular IRDA/F6/REG/CIR/208/10/2016 dated October 25, 2016, Linked Group segment has been bifurcated into Linked Group Life and Linked Group Pension from FY2017-18 onwards.

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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
1 Insurance claims												
(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
Sub Total (A)	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
2 (Amount ceded in reinsurance)												
(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)
Sub Total (B)	(11,158)	-	(406,217)	-	-	-	(5,971)	(82,607)	-	(69,914)	-	(575,867)
3 Amount accepted in reinsurance												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits												
- Surrender	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	-	-	-	-	-	-	-	-
Sub Total (C)	-	-	-	-	-	-	-	-	-	-	-	-
Total (A) + (B) + (C)	1,360,204	325,526	398,740	5,722	7,157	408,702	7,420	30,917,609	13,797,619	86,691	1,596,816	48,912,206
Benefits paid to claimants:												
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	-	-	-	-	-	-	-	-	-	-	-	-
Total	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

As required by IRDAI circular IRDA/F8/REG/CIR/208/10/2016 dated October 25, 2016, Linked Group segment has been bifurcated into Linked Group Life and Linked Group Pension from FY2017-18 onwards.