

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

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

**For the year ended March 31, 2012**

(₹ '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	123,911	10,222	644,200	37,777	-	1,052,330	726,704	2,266	70,006	2,667,416
(b)	Claims by maturity	201,540	193,723	390,931	-	-	75,032	84,644	-	-	945,870
(c)	Annuities / Pension payment	-	-	-	658,010	-	-	-	-	-	658,010
(d)	Other benefits										
	- Surrender	441,808	1,291,315	94,020	-	-	42,851,018	29,323,286	-	5,758,146	79,759,593
	- Survival	554,093	-	-	-	-	-	-	-	-	554,093
	- Rider	19,362	847	11,869	-	-	63,746	5,555	-	-	101,379
	- Health	-	-	6,034	-	162,781	-	-	306,415	-	475,230
	<b>Sub Total (A)</b>	<b>1,340,714</b>	<b>1,496,107</b>	<b>1,147,054</b>	<b>695,787</b>	<b>162,781</b>	<b>44,042,126</b>	<b>30,140,189</b>	<b>308,681</b>	<b>5,828,152</b>	<b>85,161,591</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	-	-	(347,541)	-	-	(38,844)	-	-	-	(386,385)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(1,725)	-	(87,217)	-	-	(142,462)	-	(231,404)
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(349,266)</b>	<b>-</b>	<b>(87,217)</b>	<b>(38,844)</b>	<b>-</b>	<b>(142,462)</b>	<b>-</b>	<b>(617,789)</b>
	<b>Total (A) + (B)</b>	<b>1,340,714</b>	<b>1,496,107</b>	<b>797,788</b>	<b>695,787</b>	<b>75,564</b>	<b>44,003,282</b>	<b>30,140,189</b>	<b>166,219</b>	<b>5,828,152</b>	<b>84,543,802</b>
	<b>Benefits paid to claimants:</b>										
	In India	1,340,714	1,496,107	1,147,054	695,787	162,781	44,042,126	30,140,189	308,681	5,828,152	85,161,591
	<b>Total</b>	<b>1,340,714</b>	<b>1,496,107</b>	<b>1,147,054</b>	<b>695,787</b>	<b>162,781</b>	<b>44,042,126</b>	<b>30,140,189</b>	<b>308,681</b>	<b>5,828,152</b>	<b>85,161,591</b>

**For the year ended March 31, 2011**

(₹ '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	86,271	11,216	470,362	15,592	1,651	965,101	756,403	1,868	346,112	2,654,576
(b)	Claims by maturity	14,077	58,305	15,136	-	-	231,698	37,615	-	-	356,831
(c)	Annuities / Pension payment	-	-	-	518,455	-	-	-	-	-	518,455
(d)	Other benefits										
	- Surrender	178,940	83,963	92,593	-	-	69,501,301	25,944,126	-	6,041,825	101,842,748
	- Survival	475,146	-	-	-	-	-	-	-	-	475,146
	- Rider	13,536	906	3,075	-	-	72,045	10,488	-	-	100,050
	- Health	-	-	14,181	-	214,740	-	-	186,852	-	415,773
	<b>Sub Total (A)</b>	<b>767,970</b>	<b>154,390</b>	<b>595,347</b>	<b>534,047</b>	<b>216,391</b>	<b>70,770,145</b>	<b>26,748,632</b>	<b>188,720</b>	<b>6,387,937</b>	<b>106,363,579</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	(7,884)	-	(210,622)	-	-	-	-	-	-	(218,506)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(1,266)	-	(129,654)	-	-	(102,484)	-	(233,404)
	<b>Sub Total (B)</b>	<b>(7,884)</b>	<b>-</b>	<b>(211,888)</b>	<b>-</b>	<b>(129,654)</b>	<b>-</b>	<b>-</b>	<b>(102,484)</b>	<b>-</b>	<b>(481,910)</b>
	<b>Total (A) + (B)</b>	<b>760,086</b>	<b>154,390</b>	<b>383,459</b>	<b>534,047</b>	<b>86,737</b>	<b>70,770,145</b>	<b>26,748,632</b>	<b>86,236</b>	<b>6,387,937</b>	<b>105,911,669</b>
	<b>Benefits paid to claimants:</b>										
	In India	767,970	154,390	595,347	534,047	216,391	70,770,145	26,748,632	188,720	6,387,937	106,363,579
	<b>Total</b>	<b>767,970</b>	<b>154,390</b>	<b>595,347</b>	<b>534,047</b>	<b>216,391</b>	<b>70,770,145</b>	<b>26,748,632</b>	<b>188,720</b>	<b>6,387,937</b>	<b>106,363,579</b>

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

**SCHEDULE - 4 (Continued)**  
**BENEFITS PAID [NET]**

For the period January 01, 2012 to March 31, 2012

(₹ '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	24,155	2,849	162,247	8,829	-	294,521	233,475	800	17,698	744,574
(b)	Claims by maturity	101,704	141,977	36,704	-	-	21,190	55,290	-	-	356,865
(c)	Annuities / Pension payment	-	-	-	163,693	-	-	-	-	-	163,693
(d)	Other benefits										
	- Surrender	166,459	307,773	31,190	-	-	13,311,050	10,126,441	-	2,063,133	26,006,046
	- Survival	157,138	-	-	-	-	-	-	-	-	157,138
	- Rider	7,870	5	8,681	(39)	-	21,193	1,173	-	-	38,883
	- Health	-	-	(6,779)	-	28,355	-	-	96,205	-	117,781
	<b>Sub Total (A)</b>	<b>457,326</b>	<b>452,604</b>	<b>232,043</b>	<b>172,483</b>	<b>28,355</b>	<b>13,647,954</b>	<b>10,416,379</b>	<b>97,005</b>	<b>2,080,831</b>	<b>27,584,980</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	-	-	(90,801)	-	-	(6,041)	-	-	-	(96,842)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(1,725)	-	(17,984)	-	-	(50,232)	-	(69,941)
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(92,526)</b>	<b>-</b>	<b>(17,984)</b>	<b>(6,041)</b>	<b>-</b>	<b>(50,232)</b>	<b>-</b>	<b>(166,783)</b>
	<b>Total (A) + (B)</b>	<b>457,326</b>	<b>452,604</b>	<b>139,517</b>	<b>172,483</b>	<b>10,371</b>	<b>13,641,913</b>	<b>10,416,379</b>	<b>46,773</b>	<b>2,080,831</b>	<b>27,418,197</b>
	<b>Benefits paid to claimants:</b>										
	In India	457,326	452,604	232,043	172,483	28,355	13,647,954	10,416,379	97,005	2,080,831	27,584,980
	<b>Total</b>	<b>457,326</b>	<b>452,604</b>	<b>232,043</b>	<b>172,483</b>	<b>28,355</b>	<b>13,647,954</b>	<b>10,416,379</b>	<b>97,005</b>	<b>2,080,831</b>	<b>27,584,980</b>

For the period January 01, 2011 to March 31, 2011

(₹ '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	27,481	2,971	115,706	185	294	230,270	212,712	649	305,443	895,711
(b)	Claims by maturity	14,077	14,929	14,511	-	-	165,746	26,876	-	-	236,139
(c)	Annuities / Pension payment	-	-	-	136,528	-	-	-	-	-	136,528
(d)	Other benefits										
	- Surrender	43,270	24,532	23,879	-	-	12,107,131	6,927,042	-	3,504,194	22,630,048
	- Survival	142,302	-	-	-	-	-	-	-	-	142,302
	- Rider	2,866	618	(35,881)	(2)	(172)	16,059	2,950	-	-	(13,562)
	- Health	-	-	22,324	-	25,425	-	-	32,987	-	80,736
	<b>Sub Total (A)</b>	<b>229,996</b>	<b>43,050</b>	<b>140,539</b>	<b>136,711</b>	<b>25,547</b>	<b>12,519,206</b>	<b>7,169,580</b>	<b>33,636</b>	<b>3,809,637</b>	<b>24,107,902</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	(6,077)	-	(67,084)	-	-	-	-	-	-	(73,161)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(1,266)	-	(34,373)	-	-	(31,924)	-	(67,563)
	<b>Sub Total (B)</b>	<b>(6,077)</b>	<b>-</b>	<b>(68,350)</b>	<b>-</b>	<b>(34,373)</b>	<b>-</b>	<b>-</b>	<b>(31,924)</b>	<b>-</b>	<b>(140,724)</b>
	<b>Total (A) + (B)</b>	<b>223,919</b>	<b>43,050</b>	<b>72,189</b>	<b>136,711</b>	<b>(8,826)</b>	<b>12,519,206</b>	<b>7,169,580</b>	<b>1,712</b>	<b>3,809,637</b>	<b>23,967,178</b>
	<b>Benefits paid to claimants:</b>										
	In India	229,996	43,050	140,539	136,711	25,547	12,519,206	7,169,580	33,636	3,809,637	24,107,902
	<b>Total</b>	<b>229,996</b>	<b>43,050</b>	<b>140,539</b>	<b>136,711</b>	<b>25,547</b>	<b>12,519,206</b>	<b>7,169,580</b>	<b>33,636</b>	<b>3,809,637</b>	<b>24,107,902</b>