

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

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

For the year ended March 31, 2019

(₹ '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
<b>1 Insurance claims</b>													
(a) Claims by death	866,937	18,134	5,787,001	2,251	-	103,745	-	3,625,276	456,842	14,508	44,757	19,833	<b>10,939,284</b>
(b) Claims by maturity	2,751,980	442,268	100,707	-	-	-	-	12,587,389	6,853,524	-	-	-	<b>22,735,868</b>
(c) Annuities/Pension payment	-	-	-	-	-	1,769,109	-	-	-	-	-	-	<b>1,769,109</b>
(d) Other benefits													
- Surrender/Withdrawal	1,193,619	566,457	637,208	289,970	9,075	140	-	67,546,753	24,362,787	-	7,894,220	3,615,035	<b>106,115,264</b>
- Survival	2,480,536	-	-	-	-	-	-	-	-	-	-	-	<b>2,480,536</b>
- Rider	28,835	1,142	5,295	-	-	-	48	33,744	197	947	-	-	<b>70,208</b>
- Health	-	-	148,476	-	-	-	69,888	-	-	739,278	-	-	<b>957,642</b>
- Interest on unclaimed amounts	-	-	-	-	-	-	-	490,359	-	-	-	-	<b>490,359</b>
<b>Sub Total (A)</b>	<b>7,321,907</b>	<b>1,028,001</b>	<b>6,678,687</b>	<b>292,221</b>	<b>9,075</b>	<b>1,872,994</b>	<b>69,936</b>	<b>84,283,521</b>	<b>31,673,350</b>	<b>754,733</b>	<b>7,938,977</b>	<b>3,634,868</b>	<b>145,558,270</b>
<b>2 (Amount ceded in reinsurance)</b>													
(a) Claims by death	(34,034)	-	(2,831,439)	-	-	-	-	(421,566)	-	-	-	-	<b>(3,287,039)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits													
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(17,257)	-	-	-	(41,756)	-	-	(327,132)	-	-	<b>(386,145)</b>
<b>Sub Total (B)</b>	<b>(34,034)</b>	<b>-</b>	<b>(2,848,696)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(41,756)</b>	<b>(421,566)</b>	<b>-</b>	<b>(327,132)</b>	<b>-</b>	<b>-</b>	<b>(3,673,184)</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>-</b>
<b>Total (A) + (B) + (C)</b>	<b>7,287,873</b>	<b>1,028,001</b>	<b>3,829,991</b>	<b>292,221</b>	<b>9,075</b>	<b>1,872,994</b>	<b>28,180</b>	<b>83,861,955</b>	<b>31,673,350</b>	<b>427,601</b>	<b>7,938,977</b>	<b>3,634,868</b>	<b>141,885,086</b>
<b>Benefits paid to claimants:</b>													
In India	7,321,907	1,028,001	6,678,687	292,221	9,075	1,872,994	69,936	84,283,521	31,673,350	754,733	7,938,977	3,634,868	145,558,270
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>7,321,907</b>	<b>1,028,001</b>	<b>6,678,687</b>	<b>292,221</b>	<b>9,075</b>	<b>1,872,994</b>	<b>69,936</b>	<b>84,283,521</b>	<b>31,673,350</b>	<b>754,733</b>	<b>7,938,977</b>	<b>3,634,868</b>	<b>145,558,270</b>

**ICICI Prudential Life Insurance Company Limited**  
Schedules forming part of 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
<b>1</b>	<b>Insurance claims</b>													
(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	<b>8,641,145</b>
(b)	Claims by maturity	2,098,637	577,046	121,643	-	-	-	-	23,508,518	7,278,530	-	-	-	<b>33,584,374</b>
(c)	Annuities/Pension payment	-	-	-	-	-	1,522,440	-	-	-	-	-	-	<b>1,522,440</b>
(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	<b>127,606,473</b>
	- Survival	2,099,481	-	-	-	-	-	-	-	-	-	-	-	<b>2,099,481</b>
	- Rider	23,285	1,633	66,449	-	-	38	-	28,925	1,490	37	-	-	<b>121,857</b>
	- Health	-	-	110,619	-	-	-	52,661	-	-	686,843	-	-	<b>850,123</b>
	- Interest on unclaimed amounts	-	-	-	-	-	-	-	482,269	-	-	-	-	<b>482,269</b>
	<b>Sub Total (A)</b>	<b>6,286,357</b>	<b>1,321,065</b>	<b>4,782,424</b>	<b>385,564</b>	<b>16,900</b>	<b>1,591,003</b>	<b>52,661</b>	<b>105,532,312</b>	<b>46,520,242</b>	<b>700,900</b>	<b>4,998,409</b>	<b>2,720,325</b>	<b>174,908,162</b>
<b>2</b>	<b>(Amount ceded in reinsurance)</b>													
(a)	Claims by death	(31,697)	-	(1,893,248)	-	-	-	-	(363,155)	-	-	-	-	<b>(2,288,100)</b>
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits													
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(29,225)	-	-	-	(27,987)	-	-	(304,233)	-	-	<b>(361,445)</b>
	<b>Sub Total (B)</b>	<b>(31,697)</b>	<b>-</b>	<b>(1,922,473)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(27,987)</b>	<b>(363,155)</b>	<b>-</b>	<b>(304,233)</b>	<b>-</b>	<b>-</b>	<b>(2,649,545)</b>
<b>3</b>	<b>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>-</b>
	<b>Total (A) + (B) + (C)</b>	<b>6,254,660</b>	<b>1,321,065</b>	<b>2,859,951</b>	<b>385,564</b>	<b>16,900</b>	<b>1,591,003</b>	<b>24,674</b>	<b>105,169,157</b>	<b>46,520,242</b>	<b>396,667</b>	<b>4,998,409</b>	<b>2,720,325</b>	<b>172,258,617</b>
	<b>Benefits paid to claimants:</b>													
	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	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>6,286,357</b>	<b>1,321,065</b>	<b>4,782,424</b>	<b>385,564</b>	<b>16,900</b>	<b>1,591,003</b>	<b>52,661</b>	<b>105,532,312</b>	<b>46,520,242</b>	<b>700,900</b>	<b>4,998,409</b>	<b>2,720,325</b>	<b>174,908,162</b>

Note: Refer note 2.8 & 3.4 of schedule 16 for accounting policy on Benefits paid

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

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

For the quarter ended March 31, 2019

(₹ '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
<b>1 Insurance claims</b>													
(a) Claims by death	179,195	5,026	1,621,852	6	-	21,498	-	930,984	88,675	2,817	18,175	1,795	2,870,023
(b) Claims by maturity	807,950	203,646	13,471	-	-	-	-	3,806,685	2,686,812	-	-	-	7,518,564
(c) Annuities / Pension payment	-	-	-	-	-	514,267	-	-	-	-	-	-	514,267
(d) Other benefits													
- Surrender/Withdrawal	345,543	121,334	197,282	44,748	-	-	-	22,083,738	7,342,627	-	2,678,280	819,028	33,632,580
- Survival	700,302	-	-	-	-	-	-	-	-	-	-	-	700,302
- Rider	6,117	600	1,611	-	-	-	7	9,482	115	144	-	-	18,076
- Health	-	-	33,840	-	-	-	12,007	-	-	180,377	-	-	226,224
- Interest on unclaimed amounts	-	-	-	-	-	-	-	118,857	-	-	-	-	118,857
<b>Sub Total (A)</b>	<b>2,039,107</b>	<b>330,606</b>	<b>1,868,056</b>	<b>44,754</b>	<b>-</b>	<b>535,765</b>	<b>12,014</b>	<b>26,949,746</b>	<b>10,118,229</b>	<b>183,338</b>	<b>2,696,455</b>	<b>820,823</b>	<b>45,598,893</b>
<b>2 (Amount ceded in reinsurance)</b>													
(a) Claims by death	(3,332)	-	(663,460)	-	-	-	-	(94,207)	-	-	-	-	(760,999)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits													
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(6,988)	-	-	-	(18,350)	-	-	(75,272)	-	-	(100,610)
<b>Sub Total (B)</b>	<b>(3,332)</b>	<b>-</b>	<b>(670,448)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(18,350)</b>	<b>(94,207)</b>	<b>-</b>	<b>(75,272)</b>	<b>-</b>	<b>-</b>	<b>(861,609)</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>-</b>
<b>Total (A) + (B)+(C)</b>	<b>2,035,775</b>	<b>330,606</b>	<b>1,197,608</b>	<b>44,754</b>	<b>-</b>	<b>535,765</b>	<b>(6,336)</b>	<b>26,855,539</b>	<b>10,118,229</b>	<b>108,066</b>	<b>2,696,455</b>	<b>820,823</b>	<b>44,737,284</b>
<b>Benefits paid to claimants:</b>													
In India	2,039,107	330,606	1,868,056	44,754	-	535,765	12,014	26,949,746	10,118,229	183,338	2,696,455	820,823	45,598,893
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,039,107</b>	<b>330,606</b>	<b>1,868,056</b>	<b>44,754</b>	<b>-</b>	<b>535,765</b>	<b>12,014</b>	<b>26,949,746</b>	<b>10,118,229</b>	<b>183,338</b>	<b>2,696,455</b>	<b>820,823</b>	<b>45,598,893</b>

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