

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

FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES

For the period ended March 31, 2006

(Rs. '000)

Particulars	Par Life	Non Par	Par Pension	Linked Life	Linked Pension	Linked Group	Health	Annuity Non Par	Total
Commission									
Direct – First year premiums	147,064	21,070	576	2,085,034	91,229	661	865	-	2,346,499
-- Renewal Premiums	63,280	9,525	5,766	309,603	63,562	-	-	-	451,736
-- Single premiums	-	-	-	34,398	1,283	-	-	-	35,681
Total	210,344	30,595	6,342	2,429,035	156,074	661	865	-	2,833,916
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-
Net Commission	210,344	30,595	6,342	2,429,035	156,074	661	865	-	2,833,916
Break-up of the expenses (Gross) incurred to procure business									
Tied Agency	178,724	15,269	4,443	1,459,704	94,443	661	815	-	1,754,059
Corporate Agency	20,692	1,436	1,584	244,471	9,368	-	14	-	277,565
Brokers	1,927	272	20	21,766	804	-	8	-	24,797
Bancassurance	9,001	13,618	295	703,094	51,459	-	28	-	777,495
Total Commission	210,344	30,595	6,342	2,429,035	156,074	661	865	-	2,833,916

For the year ended March 31, 2005

(Rs. '000)

Particulars	Par Life	Non Par	Par Pension	Linked Life	Linked Pension	Linked Group	Health	Annuity Non Par	Total
Commission									
Direct – First year premiums*	274,453	20,888	5,583	993,795	178,842	701	-	-	1,474,190
-- Renewal Premiums	108,052	5,179	17,560	133,581	31,725	-	-	-	296,097
-- Single premiums	-	264	-	8,095	846	-	-	-	9,277
Total	382,505	26,331	23,143	1,135,471	211,413	701	-	-	1,779,564
Add: Commission on Re-insurance Accepted	-	-	-	-	-	-	-	-	-
Less: Commission on Re-insurance Ceded	-	-	-	-	-	-	-	-	-
Net Commission	382,505	26,331	23,143	1,135,471	211,413	701	-	-	1,779,564
Break-up of the expenses (Gross) incurred to procure business									
Tied Agency	327,232	23,225	18,902	817,560	156,987	441	-	-	1,344,347
Corporate Agency	30,673	1,129	3,052	113,174	12,781	195	-	-	161,004
Brokers	2,674	386	36	22,546	2,203	65	-	-	27,910
Bancassurance	21,926	1,591	1,153	182,191	39,442	-	-	-	246,303
Total Commission	382,505	26,331	23,143	1,135,471	211,413	701	-	-	1,779,564

* First year Commission includes total referral payments