

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the nine months ended December 31, 2014

(₹ '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 | 208,647 | 6,589 | 870,753 | 57,661 | - | 1,179,601 | 635,382 | 4,819 | 66,366 | 3,029,818 |
| (b) | Claims by maturity | 506,883 | 74,839 | 5,711 | - | - | 366,249 | 534,604 | - | - | 1,488,286 |
| (c) | Annuities/Pension payment | - | - | - | 816,375 | - | - | - | - | - | 816,375 |
| (d) | Other benefits | | | | | | | | | | |
| | - Surrender/Withdrawal | 901,513 | 958,958 | 265,273 | - | - | 35,112,267 | 38,545,784 | - | 7,661,252 | 83,445,047 |
| | - Survival | 983,197 | - | - | - | - | - | - | - | - | 983,197 |
| | - Rider | 17,291 | 727 | 22,544 | 8 | - | 26,799 | 1,219 | - | - | 68,588 |
| | - Health | - | - | 7,585 | - | 51,539 | - | - | 439,370 | - | 498,494 |
| | Sub Total (A) | 2,617,531 | 1,041,113 | 1,171,866 | 874,044 | 51,539 | 36,684,916 | 39,716,989 | 444,189 | 7,727,618 | 90,329,805 |
| 2 | (Amount ceded in reinsurance) | | | | | | | | | | |
| (a) | Claims by death | - | - | (353,088) | - | - | (125,107) | - | - | - | (478,195) |
| (b) | Claims by maturity | - | - | - | - | - | - | - | - | - | - |
| (c) | Annuities/Pension payment | - | - | - | - | - | - | - | - | - | - |
| (d) | Other benefits | | | | | | | | | | |
| | - Surrender/Withdrawal | - | - | - | - | - | - | - | - | - | - |
| | - Survival | - | - | - | - | - | - | - | - | - | - |
| | - Rider | - | - | - | - | - | - | - | - | - | - |
| | - Health | - | - | (800) | - | (22,658) | - | - | (202,827) | - | (226,285) |
| | Sub Total (B) | - | - | (353,888) | - | (22,658) | (125,107) | - | (202,827) | - | (704,480) |
| 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) | 2,617,531 | 1,041,113 | 817,978 | 874,044 | 28,881 | 36,559,809 | 39,716,989 | 241,362 | 7,727,618 | 89,625,325 |
| | Benefits paid to claimants: | | | | | | | | | | |
| | In India | 2,617,531 | 1,041,113 | 1,171,866 | 874,044 | 51,539 | 36,684,916 | 39,716,989 | 444,189 | 7,727,618 | 90,329,805 |
| | Outside India | - | - | - | - | - | - | - | - | - | - |
| | Total | 2,617,531 | 1,041,113 | 1,171,866 | 874,044 | 51,539 | 36,684,916 | 39,716,989 | 444,189 | 7,727,618 | 90,329,805 |

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the nine months ended December 31, 2013

(₹ '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 | 169,834 | 10,862 | 765,376 | 49,191 | - | 1,007,084 | 588,429 | 3,550 | 53,180 | 2,647,506 |
| (b) Claims by maturity | 329,124 | 76,214 | 4,745 | - | - | 218,864 | 309,030 | - | - | 937,977 |
| (c) Annuities/Pension payment | - | - | - | 692,307 | - | - | - | - | - | 692,307 |
| (d) Other benefits | | | | | | | | | | |
| - Surrender/Withdrawal | 829,401 | 2,533,278 | 230,252 | - | - | 36,585,195 | 36,218,459 | - | 6,647,096 | 83,043,681 |
| - Survival | 814,208 | - | - | - | - | - | - | - | - | 814,208 |
| - Rider | 20,324 | 1,164 | 8,436 | 13 | - | 30,656 | 3,193 | - | - | 63,786 |
| - Health | - | - | 9,305 | - | 58,697 | - | - | 408,835 | - | 476,837 |
| Sub Total (A) | 2,162,891 | 2,621,518 | 1,018,114 | 741,511 | 58,697 | 37,841,799 | 37,119,111 | 412,385 | 6,700,276 | 88,676,302 |
| 2 (Amount ceded in reinsurance) | | | | | | | | | | |
| (a) Claims by death | - | - | (207,049) | - | - | (74,330) | - | - | (717) | (282,096) |
| (b) Claims by maturity | - | - | - | - | - | - | - | - | - | - |
| (c) Annuities/Pension payment | - | - | - | - | - | - | - | - | - | - |
| (d) Other benefits | | | | | | | | | | |
| - Surrender/Withdrawal | - | - | - | - | - | - | - | - | - | - |
| - Survival | - | - | - | - | - | - | - | - | - | - |
| - Rider | - | - | - | - | - | - | - | - | - | - |
| - Health | - | - | (2,075) | - | (26,337) | - | - | (191,539) | - | (219,951) |
| Sub Total (B) | - | - | (209,124) | - | (26,337) | (74,330) | - | (191,539) | (717) | (502,047) |
| 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) | 2,162,891 | 2,621,518 | 808,990 | 741,511 | 32,360 | 37,767,469 | 37,119,111 | 220,846 | 6,699,559 | 88,174,255 |
| Benefits paid to claimants: | | | | | | | | | | |
| In India | 2,162,891 | 2,621,518 | 1,018,114 | 741,511 | 58,697 | 37,841,799 | 37,119,111 | 412,385 | 6,700,276 | 88,676,302 |
| Outside India | - | - | - | - | - | - | - | - | - | - |
| Total | 2,162,891 | 2,621,518 | 1,018,114 | 741,511 | 58,697 | 37,841,799 | 37,119,111 | 412,385 | 6,700,276 | 88,676,302 |

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the quarter ended December 31, 2014

(₹ '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 | 66,798 | 2,049 | 357,135 | 16,101 | - | 391,816 | 196,800 | 2,078 | 18,522 | 1,051,299 |
| (b) Claims by maturity | 192,308 | 21,841 | 1,708 | - | - | 168,812 | 273,726 | - | - | 658,395 |
| (c) Annuities / Pension payment | - | - | - | 281,205 | - | - | - | - | - | 281,205 |
| (d) Other benefits | | | | | | | | | | |
| - Surrender/Withdrawal | 440,227 | 311,464 | 80,267 | - | - | 9,815,167 | 11,271,795 | - | 2,741,108 | 24,660,028 |
| - Survival | 351,992 | - | - | - | - | - | - | - | - | 351,992 |
| - Rider | 3,578 | 2 | 9,267 | 5 | - | 6,956 | 250 | - | - | 20,058 |
| - Health | - | - | 1,757 | - | 15,094 | - | - | 139,035 | - | 155,886 |
| Sub Total (A) | 1,054,903 | 335,356 | 450,134 | 297,311 | 15,094 | 10,382,751 | 11,742,571 | 141,113 | 2,759,630 | 27,178,863 |
| 2 (Amount ceded in reinsurance) | | | | | | | | | | |
| (a) Claims by death | - | - | (139,685) | - | - | (45,995) | - | - | - | (185,680) |
| (b) Claims by maturity | - | - | - | - | - | - | - | - | - | - |
| (c) Annuities / Pension payment | - | - | - | - | - | - | - | - | - | - |
| (d) Other benefits | | | | | | | | | | |
| - Surrender/Withdrawal | - | - | - | - | - | - | - | - | - | - |
| - Survival | - | - | - | - | - | - | - | - | - | - |
| - Rider | - | - | - | - | - | - | - | - | - | - |
| - Health | - | - | - | - | (8,384) | - | - | (70,297) | - | (78,681) |
| Sub Total (B) | - | - | (139,685) | - | (8,384) | (45,995) | - | (70,297) | - | (264,361) |
| 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) | 1,054,903 | 335,356 | 310,449 | 297,311 | 6,710 | 10,336,756 | 11,742,571 | 70,816 | 2,759,630 | 26,914,502 |
| Benefits paid to claimants: | | | | | | | | | | |
| In India | 1,054,903 | 335,356 | 450,134 | 297,311 | 15,094 | 10,382,751 | 11,742,571 | 141,113 | 2,759,630 | 27,178,863 |
| Outside India | - | - | - | - | - | - | - | - | - | - |
| Total | 1,054,903 | 335,356 | 450,134 | 297,311 | 15,094 | 10,382,751 | 11,742,571 | 141,113 | 2,759,630 | 27,178,863 |

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the quarter ended December 31, 2013

(₹ '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 | 53,110 | 2,590 | 234,046 | 10,104 | - | 329,360 | 214,958 | 1,284 | 13,520 | 858,972 |
| (b) | Claims by maturity | 86,764 | 35,983 | 1,891 | - | - | 117,672 | 153,763 | - | - | 396,073 |
| (c) | Annuities/Pension payment | - | - | - | 239,354 | - | - | - | - | - | 239,354 |
| (d) | Other benefits | | | | | | | | | | |
| | - Surrender/Withdrawal | 104,028 | 331,137 | 81,204 | - | - | 13,782,154 | 13,283,870 | - | 1,767,445 | 29,349,838 |
| | - Survival | 371,566 | - | - | - | - | - | - | - | - | 371,566 |
| | - Rider | 2,687 | 18 | 7,668 | 13 | - | 8,244 | 1,608 | - | - | 20,238 |
| | - Health | - | - | 900 | - | 18,047 | - | - | 132,573 | - | 151,520 |
| | Sub Total (A) | 618,155 | 369,728 | 325,709 | 249,471 | 18,047 | 14,237,430 | 13,654,199 | 133,857 | 1,780,965 | 31,387,561 |
| 2 | (Amount ceded in reinsurance) | | | | | | | | | | |
| (a) | Claims by death | - | - | (68,404) | - | - | (34,671) | - | - | - | (103,075) |
| (b) | Claims by maturity | - | - | - | - | - | - | - | - | - | - |
| (c) | Annuities/Pension payment | - | - | - | - | - | - | - | - | - | - |
| (d) | Other benefits | | | | | | | | | | |
| | - Surrender/Withdrawal | - | - | - | - | - | - | - | - | - | - |
| | - Survival | - | - | - | - | - | - | - | - | - | - |
| | - Rider | - | - | - | - | - | - | - | - | - | - |
| | - Health | - | - | (2,075) | - | (7,732) | - | - | (63,728) | - | (73,535) |
| | Sub Total (B) | - | - | (70,479) | - | (7,732) | (34,671) | - | (63,728) | - | (176,610) |
| 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) | 618,155 | 369,728 | 255,230 | 249,471 | 10,315 | 14,202,759 | 13,654,199 | 70,129 | 1,780,965 | 31,210,951 |
| | Benefits paid to claimants: | | | | | | | | | | |
| | In India | 618,155 | 369,728 | 325,709 | 249,471 | 18,047 | 14,237,430 | 13,654,199 | 133,857 | 1,780,965 | 31,387,561 |
| | Outside India | - | - | - | - | - | - | - | - | - | - |
| | Total | 618,155 | 369,728 | 325,709 | 249,471 | 18,047 | 14,237,430 | 13,654,199 | 133,857 | 1,780,965 | 31,387,561 |