

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

SCHEDULE - 4
BENEFITS PAID [NET]

For the half year ended September 30, 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 Life	Linked Group Pension	Total
1	Insurance claims													
(a)	Claims by death	330,547	5,481	1,742,304	-	-	23,358	-	1,543,148	309,682	4,668	23,068	18,764	4,001,020
(b)	Claims by maturity	791,689	107,563	50,527	-	-	-	-	9,571,472	1,555,412	-	-	-	12,076,663
(c)	Annuities/Pension payment	-	-	-	-	-	732,835	-	-	-	-	-	-	732,835
(d)	Other benefits													
	- Surrender/Withdrawal	918,829	463,493	301,173	70,155	2,700	-	-	37,476,058	19,460,878	-	2,707,697	1,547,820	62,948,803
	- Survival	956,132	-	-	-	-	-	-	-	-	-	-	-	956,132
	- Rider	13,082	653	40,045	-	-	9	-	12,544	924	8	-	-	67,265
	- Health	-	-	26,365	-	-	-	21,640	-	-	349,513	-	-	397,518
	- Interest on unclaimed amounts	-	-	-	-	-	-	-	230,592	-	-	-	-	230,592
	Sub Total (A)	3,010,279	577,190	2,160,414	70,155	2,700	756,202	21,640	48,833,814	21,326,896	354,189	2,730,765	1,566,584	81,410,828
2	(Amount ceded in reinsurance)													
(a)	Claims by death	(9,972)	-	(891,580)	-	-	-	-	(160,780)	-	-	-	-	(1,062,332)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c)	Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits													
	- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	(7,935)	-	-	-	(11,122)	-	-	(154,520)	-	-	(173,577)
	Sub Total (B)	(9,972)	-	(899,515)	-	-	-	(11,122)	(160,780)	-	(154,520)	-	-	(1,235,909)
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)	3,000,307	577,190	1,260,899	70,155	2,700	756,202	10,518	48,673,034	21,326,896	199,669	2,730,765	1,566,584	80,174,919
	Benefits paid to claimants:													
	In India	3,010,279	577,190	2,160,414	70,155	2,700	756,202	21,640	48,833,814	21,326,896	354,189	2,730,765	1,566,584	81,410,828
	Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
	Total	3,010,279	577,190	2,160,414	70,155	2,700	756,202	21,640	48,833,814	21,326,896	354,189	2,730,765	1,566,584	81,410,828

As required by IRDAI circular IRDA/F&I/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 half year ended September 30, 2016

(₹ '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	260,427	10,435	1,112,111	-	-	42,366	-	1,154,063	335,969	4,654	28,107	2,948,132
(b) Claims by maturity	532,820	49,363	35,925	-	-	-	-	4,316,981	555,289	-	-	5,490,378
(c) Annuities/Pension payment	-	-	-	-	-	666,154	-	-	-	-	-	666,154
(d) Other benefits												
- Surrender/Withdrawal	711,766	360,798	182,936	2,569	-	97	-	31,407,619	20,989,790	-	7,347,342	61,002,917
- Survival	846,269	-	-	-	-	-	-	-	-	-	-	846,269
- Rider	12,913	733	30,385	-	-	11	-	17,679	780	-	-	62,501
- Health	-	-	15,120	-	-	-	30,059	-	-	357,566	-	402,745
- Interest on unclaimed amounts	-	-	-	-	-	-	-	191,114	-	-	-	191,114
Sub Total (A)	2,364,195	421,329	1,376,477	2,569	-	708,628	30,059	37,087,456	21,881,828	362,220	7,375,449	71,610,210
2 (Amount ceded in reinsurance)												
(a) Claims by death	(205)	-	(445,066)	-	-	-	-	(155,379)	-	-	-	(600,650)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits												
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(250)	-	-	-	(13,931)	-	-	(157,203)	-	(171,384)
Sub Total (B)	(205)	-	(445,316)	-	-	-	(13,931)	(155,379)	-	(157,203)	-	(772,034)
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)	2,363,990	421,329	931,161	2,569	-	708,628	16,128	36,932,077	21,881,828	205,017	7,375,449	70,838,176
Benefits paid to claimants:												
In India	2,364,195	421,329	1,376,477	2,569	-	708,628	30,059	37,087,456	21,881,828	362,220	7,375,449	71,610,210
Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,364,195	421,329	1,376,477	2,569	-	708,628	30,059	37,087,456	21,881,828	362,220	7,375,449	71,610,210

As required by IRDAI circular IRDA/F&I/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 September 30, 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	Linked Group Pension	Total
1 Insurance claims													
(a) Claims by death	162,461	2,132	908,274	-	-	13,833	-	791,746	154,622	2,226	11,893	11,682	2,058,869
(b) Claims by maturity	443,187	32,671	28,946	-	-	-	-	6,058,792	993,726	-	-	-	7,557,322
(c) Annuities / Pension payment	-	-	-	-	-	365,822	-	-	-	-	-	-	365,822
(d) Other benefits													
- Surrender/Withdrawal	345,835	254,400	175,458	46,235	2,700	-	-	18,466,794	9,479,737	-	1,168,334	620,134	30,559,627
- Survival	549,724	-	-	-	-	-	-	-	-	-	-	-	549,724
- Rider	6,017	425	21,198	-	-	4	-	5,732	309	2	-	-	33,687
- Health	-	-	14,615	-	-	-	10,769	-	-	175,643	-	-	201,027
- Interest on unclaimed amounts	-	-	-	-	-	-	-	115,885	-	-	-	-	115,885
Sub Total (A)	1,507,224	289,628	1,148,491	46,235	2,700	379,659	10,769	25,438,949	10,628,394	177,871	1,180,227	631,816	41,441,963
2 (Amount ceded in reinsurance)													
(a) Claims by death	(9,834)	-	(656,385)	-	-	-	-	(98,021)	-	-	-	-	(764,240)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits													
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(7,585)	-	-	-	(5,883)	-	-	(80,816)	-	-	(94,284)
Sub Total (B)	(9,834)	-	(663,970)	-	-	-	(5,883)	(98,021)	-	(80,816)	-	-	(858,524)
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)	1,497,390	289,628	484,521	46,235	2,700	379,659	4,886	25,340,928	10,628,394	97,055	1,180,227	631,816	40,583,439
Benefits paid to claimants:													
In India	1,507,224	289,628	1,148,491	46,235	2,700	379,659	10,769	25,438,949	10,628,394	177,871	1,180,227	631,816	41,441,963
Outside India	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,507,224	289,628	1,148,491	46,235	2,700	379,659	10,769	25,438,949	10,628,394	177,871	1,180,227	631,816	41,441,963

As required by IRDAI circular IRDA/F81/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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For the quarter ended September 30, 2016

(₹ '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	128,759	5,793	590,756	-	-	25,223	-	548,395	179,862	2,434	16,212	1,497,434
(b) Claims by maturity	285,242	20,951	15,879	-	-	-	-	4,082,738	391,395	-	-	4,796,205
(c) Annuities/Pension payment	-	-	-	-	-	330,094	-	-	-	-	-	330,094
(d) Other benefits												
- Surrender/Withdrawal	287,775	297,990	90,781	2,569	-	-	-	17,314,212	11,089,182	-	5,501,868	34,584,377
- Survival	494,477	-	-	-	-	-	-	-	-	-	-	494,477
- Rider	5,204	703	28,760	-	-	4	-	9,988	315	-	-	44,974
- Health	-	-	7,845	-	-	-	14,770	-	-	184,877	-	207,492
- Interest on unclaimed amounts	-	-	-	-	-	-	-	99,657	-	-	-	99,657
Sub Total (A)	1,201,457	325,437	734,021	2,569	-	355,321	14,770	22,054,990	11,660,754	187,311	5,518,080	42,054,710
2 (Amount ceded in reinsurance)												
(a) Claims by death	(205)	-	(261,433)	-	-	-	-	(83,476)	-	-	-	(345,114)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits												
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	-	-	(7,035)	-	-	(77,396)	-	(84,431)
Sub Total (B)	(205)	-	(261,433)	-	-	-	(7,035)	(83,476)	-	(77,396)	-	(429,545)
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)	1,201,252	325,437	472,588	2,569	-	355,321	7,735	21,971,514	11,660,754	109,915	5,518,080	41,625,165
Benefits paid to claimants:												
In India	1,201,457	325,437	734,021	2,569	-	355,321	14,770	22,054,990	11,660,754	187,311	5,518,080	42,054,710
Outside India	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,201,457	325,437	734,021	2,569	-	355,321	14,770	22,054,990	11,660,754	187,311	5,518,080	42,054,710

As required by IRDAI circular IRDA/F&I/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.