

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

**FORM L-5 - COMMISSION SCHEDULE
COMMISSION EXPENSES
For the year ended March 31, 2009**

(Rs. '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission *										
Direct – First year premiums	113,944	159	197,371	-	171,561	2,667,757	1,886,016	62,104	157	5,099,069
-- Renewal premiums	96,007	7,436	13,577	-	12,947	1,439,639	289,848	-	-	1,859,454
-- Single premiums	-	-	1,779	581	-	24,933	14,079	-	-	41,372
Total	209,951	7,595	212,727	581	184,508	4,132,329	2,189,943	62,104	157	6,999,895
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-
Net Commission	209,951	7,595	212,727	581	184,508	4,132,329	2,189,943	62,104	157	6,999,895
Break-up of the expenses (Gross) incurred to procure business										
Tied Agency	162,799	5,886	129,934	353	100,481	2,484,676	1,186,409	51,926	157	4,122,621
Corporate Agency	28,174	1,290	39,772	89	44,379	1,306,345	780,599	5,857	-	2,206,505
Brokers	2,981	12	1,411	6	1,820	98,719	58,097	1,729	-	164,775
Referral	15,997	407	41,610	133	37,828	242,589	164,838	2,592	-	505,994
Total Commission	209,951	7,595	212,727	581	184,508	4,132,329	2,189,943	62,104	157	6,999,895

* Commission includes referral payments

For the year ended March 31, 2008

(Rs. '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
Commission *										
Direct – First year premiums	101,097	197	115,795	-	165,515	4,377,773	1,924,453	-	661	6,685,491
-- Renewal premiums	112,514	10,012	9,584	-	2,433	1,087,166	121,051	-	-	1,342,760
-- Single premiums	-	-	10,717	405	-	54,700	15,269	-	341	81,432
Total	213,611	10,209	136,096	405	167,948	5,519,639	2,060,773	-	1,002	8,109,683
Add: Commission on re-insurance accepted	-	-	-	-	-	-	-	-	-	-
Less: Commission on re-insurance ceded	-	-	-	-	-	-	-	-	-	-
Net Commission	213,611	10,209	136,096	405	167,948	5,519,639	2,060,773	-	1,002	8,109,683
Break-up of the expenses (Gross) incurred to procure business										
Tied Agency	168,727	7,930	78,015	310	103,508	3,701,524	1,083,751	-	880	5,144,645
Corporate Agency	31,326	1,828	31,195	63	47,825	1,421,578	743,519	-	65	2,277,399
Brokers	1,406	16	691	4	776	50,560	33,783	-	-	87,236
Referral	12,152	435	26,195	28	15,839	345,977	199,720	-	57	600,403
Total Commission	213,611	10,209	136,096	405	167,948	5,519,639	2,060,773	-	1,002	8,109,683

* Commission includes referral payments