

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

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

For the nine months ended December 31, 2011

(₹ '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	99,756	7,373	481,953	28,948	-	757,809	493,229	1,466	52,308	1,922,842
(b)	Claims by maturity	99,836	51,746	354,227	-	-	53,842	29,354	-	-	589,005
(c)	Annuities / Pension payment	-	-	-	494,317	-	-	-	-	-	494,317
(d)	Other benefits										
	- Surrender	275,349	983,542	62,830	-	-	29,539,968	19,196,845	-	3,695,013	53,753,547
	- Survival	396,955	-	-	-	-	-	-	-	-	396,955
	- Rider	11,492	842	3,188	39	-	42,553	4,382	-	-	62,496
	- Health	-	-	12,813	-	134,426	-	-	210,210	-	357,449
	<b>Sub Total (A)</b>	<b>883,388</b>	<b>1,043,503</b>	<b>915,011</b>	<b>523,304</b>	<b>134,426</b>	<b>30,394,172</b>	<b>19,723,810</b>	<b>211,676</b>	<b>3,747,321</b>	<b>57,576,611</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	-	-	(256,740)	-	-	(32,803)	-	-	-	(289,543)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	-	-	(69,233)	-	-	(92,230)	-	(161,463)
	<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(256,740)</b>	<b>-</b>	<b>(69,233)</b>	<b>(32,803)</b>	<b>-</b>	<b>(92,230)</b>	<b>-</b>	<b>(481,006)</b>
	<b>Total (A) + (B)</b>	<b>883,388</b>	<b>1,043,503</b>	<b>658,271</b>	<b>523,304</b>	<b>65,193</b>	<b>30,361,369</b>	<b>19,723,810</b>	<b>119,446</b>	<b>3,747,321</b>	<b>57,125,605</b>
	<b>Benefits paid to claimants:</b>										
	In India	883,388	1,043,503	915,011	523,304	134,426	30,394,172	19,723,810	211,676	3,747,321	57,576,611
	<b>Total</b>	<b>883,388</b>	<b>1,043,503</b>	<b>915,011</b>	<b>523,304</b>	<b>134,426</b>	<b>30,394,172</b>	<b>19,723,810</b>	<b>211,676</b>	<b>3,747,321</b>	<b>57,576,611</b>

For the nine months ended December 31, 2010

(₹ '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	58,790	8,245	354,656	15,407	1,357	734,831	543,691	1,219	40,669	1,758,865
(b)	Claims by maturity	-	43,376	625	-	-	65,952	10,739	-	-	120,692
(c)	Annuities / Pension payment	-	-	-	381,927	-	-	-	-	-	381,927
(d)	Other benefits										
	- Surrender	135,670	59,431	68,714	-	-	57,394,170	19,017,084	-	2,537,631	79,212,700
	- Survival	332,844	-	-	-	-	-	-	-	-	332,844
	- Rider	10,670	288	38,956	2	172	55,986	7,538	-	-	113,612
	- Health	-	-	(8,143)	-	189,315	-	-	153,865	-	335,037
	<b>Sub Total (A)</b>	<b>537,974</b>	<b>111,340</b>	<b>454,808</b>	<b>397,336</b>	<b>190,844</b>	<b>58,250,939</b>	<b>19,579,052</b>	<b>155,084</b>	<b>2,578,300</b>	<b>82,255,677</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	(1,807)	-	(143,538)	-	-	-	-	-	-	(145,345)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	-	-	(95,281)	-	-	(70,560)	-	(165,841)
	<b>Sub Total (B)</b>	<b>(1,807)</b>	<b>-</b>	<b>(143,538)</b>	<b>-</b>	<b>(95,281)</b>	<b>-</b>	<b>-</b>	<b>(70,560)</b>	<b>-</b>	<b>(311,188)</b>
	<b>Total (A) + (B)</b>	<b>536,167</b>	<b>111,340</b>	<b>311,270</b>	<b>397,336</b>	<b>95,563</b>	<b>58,250,939</b>	<b>19,579,052</b>	<b>84,524</b>	<b>2,578,300</b>	<b>81,944,489</b>
	<b>Benefits paid to claimants:</b>										
	In India	537,974	111,340	454,808	397,336	190,844	58,250,939	19,579,052	155,084	2,578,300	82,255,677
	<b>Total</b>	<b>537,974</b>	<b>111,340</b>	<b>454,808</b>	<b>397,336</b>	<b>190,844</b>	<b>58,250,939</b>	<b>19,579,052</b>	<b>155,084</b>	<b>2,578,300</b>	<b>82,255,677</b>

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

**SCHEDULE – 4 (Continued)**  
**BENEFITS PAID [NET]**

**For the period October 01, 2011 to December 31, 2011**

**(₹ '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	23,042	2,859	202,906	9,772	-	272,337	147,477	451	19,029	677,873
(b)	Claims by maturity	24,634	29,200	38,715	-	-	(22,154)	22,902	-	-	93,297
(c)	Annuities / Pension payment	-	-	-	163,011	-	-	-	-	-	163,011
(d)	Other benefits										
	- Surrender	57,711	276,056	24,227	-	-	7,378,674	5,294,416	-	592,647	13,623,731
	- Survival	126,152	-	-	-	-	-	-	-	-	126,152
	- Rider	3,552	529	(11,971)	1	-	12,591	1,873	-	-	6,575
	- Health	-	-	23,959	-	41,704	-	-	81,260	-	146,923
	<b>Sub Total (A)</b>	<b>238,091</b>	<b>308,644</b>	<b>277,836</b>	<b>172,784</b>	<b>41,704</b>	<b>7,641,448</b>	<b>5,466,668</b>	<b>81,711</b>	<b>611,676</b>	<b>14,837,562</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	(500)	-	(106,608)	-	-	(32,803)	-	-	-	(139,911)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	-	-	(27,178)	-	-	(38,457)	-	(65,635)
	<b>Sub Total (B)</b>	<b>(500)</b>	<b>-</b>	<b>(106,608)</b>	<b>-</b>	<b>(27,178)</b>	<b>(32,803)</b>	<b>-</b>	<b>(38,457)</b>	<b>-</b>	<b>(205,848)</b>
	<b>Total (A) + (B)</b>	<b>234,591</b>	<b>308,644</b>	<b>171,228</b>	<b>172,784</b>	<b>14,526</b>	<b>7,608,645</b>	<b>5,466,668</b>	<b>43,254</b>	<b>611,676</b>	<b>14,632,016</b>
	<b>Benefits paid to claimants:</b>										
	In India	235,091	308,644	277,836	172,784	41,704	7,641,448	5,466,668	81,711	611,676	14,837,562
	<b>Total</b>	<b>238,091</b>	<b>308,644</b>	<b>277,836</b>	<b>172,784</b>	<b>41,704</b>	<b>7,641,448</b>	<b>5,466,668</b>	<b>81,711</b>	<b>611,676</b>	<b>14,837,562</b>

**For the period October 01, 2010 to December 31, 2010**

**(₹ '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	17,246	1,949	131,234	6,910	72	(261,334)	10,905	566	16,606	(75,846)
(b)	Claims by maturity	-	18,108	190	-	-	43,061	10,739	-	-	72,098
(c)	Annuities / Pension payment	-	-	-	128,182	-	-	(1,738)	-	-	126,444
(d)	Other benefits										
	- Surrender	41,476	18,265	20,512	-	-	18,103,862	6,762,334	-	784,034	25,730,483
	- Survival	118,191	-	-	-	-	-	-	-	-	118,191
	- Rider	3,805	7	38,543	1	30	20,311	1,903	-	-	64,600
	- Health	-	-	(16,521)	-	61,356	-	-	52,512	-	97,347
	<b>Sub Total (A)</b>	<b>180,718</b>	<b>38,329</b>	<b>173,968</b>	<b>138,093</b>	<b>61,488</b>	<b>17,908,900</b>	<b>6,784,143</b>	<b>53,078</b>	<b>800,640</b>	<b>26,133,317</b>
2	Amount ceded in reinsurance										
(a)	Claims by death	(1,000)	-	(86,681)	-	-	-	-	-	-	(87,681)
(b)	Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c)	Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d)	Other benefits										
	- Surrender	-	-	-	-	-	-	-	-	-	-
	- Survival	-	-	-	-	-	-	-	-	-	-
	- Rider	-	-	-	-	-	-	-	-	-	-
	- Health	-	-	-	-	(32,363)	-	-	(33,964)	-	(66,327)
	<b>Sub Total (B)</b>	<b>(1,000)</b>	<b>-</b>	<b>(86,681)</b>	<b>-</b>	<b>(32,363)</b>	<b>-</b>	<b>-</b>	<b>(33,964)</b>	<b>-</b>	<b>(164,008)</b>
	<b>Total (A) + (B)</b>	<b>179,718</b>	<b>38,329</b>	<b>87,277</b>	<b>138,093</b>	<b>29,096</b>	<b>17,908,900</b>	<b>6,784,143</b>	<b>19,114</b>	<b>800,640</b>	<b>25,979,309</b>
	<b>Benefits paid to claimants:</b>										
	In India	180,718	38,329	173,958	135,093	61,458	17,905,900	6,784,143	53,078	800,640	26,133,317
	<b>Total</b>	<b>180,718</b>	<b>38,329</b>	<b>173,958</b>	<b>135,093</b>	<b>61,458</b>	<b>17,905,900</b>	<b>6,784,143</b>	<b>53,078</b>	<b>800,640</b>	<b>26,133,317</b>