

**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, 2015**

(₹ '000)

	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1 Insurance claims</b>										
(a) Claims by death	191,207	10,203	734,155	24,626	-	910,467	318,263	4,180	36,468	<b>2,229,569</b>
(b) Claims by maturity	386,967	58,919	6,536	-	-	1,415,733	278,320	-	-	<b>2,146,475</b>
(c) Annuities/Pension payment	-	-	-	608,422	-	-	-	-	-	<b>608,422</b>
(d) Other benefits										
- Surrender/Withdrawal	1,038,929	6,862,300	184,848	-	-	14,491,251	22,457,292	-	15,589,741	<b>60,624,361</b>
- Survival	679,042	-	-	-	-	-	-	-	-	<b>679,042</b>
- Rider	11,220	393	16,199	(4)	-	17,507	856	-	-	<b>46,171</b>
- Health	-	-	6,262	-	26,593	-	-	328,190	-	<b>361,045</b>
<b>Sub Total (A)</b>	<b>2,307,365</b>	<b>6,931,815</b>	<b>948,000</b>	<b>633,044</b>	<b>26,593</b>	<b>16,834,958</b>	<b>23,054,731</b>	<b>332,370</b>	<b>15,626,209</b>	<b>66,695,085</b>
<b>2 (Amount ceded in reinsurance)</b>										
(a) Claims by death	(417)	-	(287,112)	-	-	(121,675)	-	-	-	<b>(409,204)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	(13,985)	-	-	(150,760)	-	<b>(164,745)</b>
<b>Sub Total (B)</b>	<b>(417)</b>	<b>-</b>	<b>(287,112)</b>	<b>-</b>	<b>(13,985)</b>	<b>(121,675)</b>	<b>-</b>	<b>(150,760)</b>	<b>-</b>	<b>(573,949)</b>
<b>3 Amount accepted in reinsurance</b>										
(a) Claims by death	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total (A) + (B) + (C)</b>	<b>2,306,948</b>	<b>6,931,815</b>	<b>660,888</b>	<b>633,044</b>	<b>12,608</b>	<b>16,713,283</b>	<b>23,054,731</b>	<b>181,610</b>	<b>15,626,209</b>	<b>66,121,136</b>
<b>Benefits paid to claimants:</b>										
In India	2,307,365	6,931,815	948,000	633,044	26,593	16,834,958	23,054,731	332,370	15,626,209	<b>66,695,085</b>
Outside India	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>2,307,365</b>	<b>6,931,815</b>	<b>948,000</b>	<b>633,044</b>	<b>26,593</b>	<b>16,834,958</b>	<b>23,054,731</b>	<b>332,370</b>	<b>15,626,209</b>	<b>66,695,085</b>

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, 2014

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1 Insurance claims</b>										
(a) Claims by death	141,849	4,540	513,618	41,560	-	787,785	438,582	2,741	47,844	<b>1,978,519</b>
(b) Claims by maturity	314,575	52,998	4,003	-	-	197,437	260,878	-	-	<b>829,891</b>
(c) Annuities/Pension payment	-	-	-	535,170	-	-	-	-	-	<b>535,170</b>
(d) Other benefits										
- Surrender/Withdrawal	461,286	647,494	185,006	-	-	25,297,100	27,273,989	-	4,920,144	<b>58,785,019</b>
- Survival	631,205	-	-	-	-	-	-	-	-	<b>631,205</b>
- Rider	13,713	725	13,277	3	-	19,843	969	-	-	<b>48,530</b>
- Health	-	-	5,828	-	36,445	-	-	300,335	-	<b>342,608</b>
<b>Sub Total (A)</b>	<b>1,562,628</b>	<b>705,757</b>	<b>721,732</b>	<b>576,733</b>	<b>36,445</b>	<b>26,302,165</b>	<b>27,974,418</b>	<b>303,076</b>	<b>4,967,988</b>	<b>63,150,942</b>
<b>2 (Amount ceded in reinsurance)</b>										
(a) Claims by death	-	-	(213,403)	-	-	(79,112)	-	-	-	<b>(292,515)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits										
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	(800)	-	(14,274)	-	-	(132,530)	-	<b>(147,604)</b>
<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(214,203)</b>	<b>-</b>	<b>(14,274)</b>	<b>(79,112)</b>	<b>-</b>	<b>(132,530)</b>	<b>-</b>	<b>(440,119)</b>
<b>3 Amount accepted in reinsurance</b>										
(a) Claims by death	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total (A) + (B) + (C)</b>	<b>1,562,628</b>	<b>705,757</b>	<b>507,529</b>	<b>576,733</b>	<b>22,171</b>	<b>26,223,053</b>	<b>27,974,418</b>	<b>170,546</b>	<b>4,967,988</b>	<b>62,710,823</b>
<b>Benefits paid to claimants:</b>										
In India	1,562,628	705,757	721,732	576,733	36,445	26,302,165	27,974,418	303,076	4,967,988	<b>63,150,942</b>
Outside India	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,562,628</b>	<b>705,757</b>	<b>721,732</b>	<b>576,733</b>	<b>36,445</b>	<b>26,302,165</b>	<b>27,974,418</b>	<b>303,076</b>	<b>4,967,988</b>	<b>63,150,942</b>

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

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

For the quarter ended September 30, 2015

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1 Insurance claims</b>										
(a) Claims by death	84,847	5,553	370,663	13,385	-	407,970	155,596	2,539	21,106	<b>1,061,659</b>
(b) Claims by maturity	139,502	23,254	3,855	-	-	842,613	174,783	-	-	<b>1,184,007</b>
(c) Annuities / Pension payment	-	-	-	304,364	-	-	-	-	-	<b>304,364</b>
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
- Surrender/Withdrawal	467,421	74,467	102,165	-	-	7,031,532	12,646,683	-	9,925,756	<b>30,248,024</b>
- Survival	387,050	-	-	-	-	-	-	-	-	<b>387,050</b>
- Rider	6,683	367	16,070	(7)	-	9,253	383	-	-	<b>32,749</b>
- Health	-	-	3,260	-	10,991	-	-	162,704	-	<b>176,955</b>
<b>Sub Total (A)</b>	<b>1,085,503</b>	<b>103,641</b>	<b>496,013</b>	<b>317,742</b>	<b>10,991</b>	<b>8,291,368</b>	<b>12,977,445</b>	<b>165,243</b>	<b>9,946,862</b>	<b>33,394,808</b>
<b>2 (Amount ceded in reinsurance)</b>										
(a) Claims by death	(417)	-	(188,891)	-	-	(75,253)	-	-	-	<b>(264,561)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities / Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	-
- Survival	-	-	-	-	-	-	-	-	-	-
- Rider	-	-	-	-	-	-	-	-	-	-
- Health	-	-	-	-	(7,087)	-	-	(74,458)	-	<b>(81,545)</b>
<b>Sub Total (B)</b>	<b>(417)</b>	<b>-</b>	<b>(188,891)</b>	<b>-</b>	<b>(7,087)</b>	<b>(75,253)</b>	<b>-</b>	<b>(74,458)</b>	<b>-</b>	<b>(346,106)</b>
<b>3 Amount accepted in reinsurance</b>										
(a) Claims by death	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total (A) + (B) + (C)</b>	<b>1,085,086</b>	<b>103,641</b>	<b>307,122</b>	<b>317,742</b>	<b>3,904</b>	<b>8,216,115</b>	<b>12,977,445</b>	<b>90,785</b>	<b>9,946,862</b>	<b>33,048,702</b>
<b>Benefits paid to claimants:</b>										
In India	1,085,503	103,641	496,013	317,742	10,991	8,291,368	12,977,445	165,243	9,946,862	33,394,808
Outside India	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>1,085,503</b>	<b>103,641</b>	<b>496,013</b>	<b>317,742</b>	<b>10,991</b>	<b>8,291,368</b>	<b>12,977,445</b>	<b>165,243</b>	<b>9,946,862</b>	<b>33,394,808</b>

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**Schedules forming part of Consolidated Condensed financial statements**

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

For the quarter ended September 30, 2014

(₹ '000)

Particulars	Par Life	Par Pension	Non Par	Annuity Non Par	Health	Linked Life	Linked Pension	Linked Health	Linked Group	Total
<b>1 Insurance claims</b>										
(a) Claims by death	58,820	2,394	314,950	20,933	-	386,341	224,228	1,615	21,920	<b>1,031,201</b>
(b) Claims by maturity	169,632	21,092	1,628	-	-	114,514	135,421	-	-	<b>442,287</b>
(c) Annuities/Pension payment	-	-	-	268,315	-	-	-	-	-	<b>268,315</b>
(d) Other benefits										
- Surrender/Withdrawal	168,192	434,690	83,437	-	-	11,935,078	13,739,195	-	1,362,572	<b>27,723,164</b>
- Survival	355,327	-	-	-	-	-	-	-	-	<b>355,327</b>
- Rider	6,976	501	5,025	3	-	8,340	343	-	-	<b>21,188</b>
- Health	-	-	2,463	-	19,293	-	-	151,203	-	<b>172,959</b>
<b>Sub Total (A)</b>	<b>758,947</b>	<b>458,677</b>	<b>407,503</b>	<b>289,251</b>	<b>19,293</b>	<b>12,444,273</b>	<b>14,099,187</b>	<b>152,818</b>	<b>1,384,492</b>	<b>30,014,441</b>
<b>2 (Amount ceded in reinsurance)</b>										
(a) Claims by death	-	-	(108,309)	-	-	(51,561)	-	-	-	<b>(159,870)</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	<b>-</b>
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	<b>-</b>
(d) Other benefits										
- Surrender/Withdrawal	-	-	-	-	-	-	-	-	-	<b>-</b>
- Survival	-	-	-	-	-	-	-	-	-	<b>-</b>
- Rider	-	-	-	-	-	-	-	-	-	<b>-</b>
- Health	-	-	-	-	(6,736)	-	-	(69,018)	-	<b>(75,754)</b>
<b>Sub Total (B)</b>	<b>-</b>	<b>-</b>	<b>(108,309)</b>	<b>-</b>	<b>(6,736)</b>	<b>(51,561)</b>	<b>-</b>	<b>(69,018)</b>	<b>-</b>	<b>(235,624)</b>
<b>3 Amount accepted in reinsurance</b>										
(a) Claims by death	-	-	-	-	-	-	-	-	-	<b>-</b>
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	<b>-</b>
(c) Annuities/Pension payment	-	-	-	-	-	-	-	-	-	<b>-</b>
(d) Other benefits	-	-	-	-	-	-	-	-	-	<b>-</b>
<b>Sub Total (C)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total (A) + (B) + (C)</b>	<b>758,947</b>	<b>458,677</b>	<b>299,194</b>	<b>289,251</b>	<b>12,557</b>	<b>12,392,712</b>	<b>14,099,187</b>	<b>83,800</b>	<b>1,384,492</b>	<b>29,778,817</b>
<b>Benefits paid to claimants:</b>										
In India	758,947	458,677	407,503	289,251	19,293	12,444,273	14,099,187	152,818	1,384,492	30,014,441
Outside India	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>758,947</b>	<b>458,677</b>	<b>407,503</b>	<b>289,251</b>	<b>19,293</b>	<b>12,444,273</b>	<b>14,099,187</b>	<b>152,818</b>	<b>1,384,492</b>	<b>30,014,441</b>