

SBI LIFE INSURANCE COMPANY LIMITED
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 4
BENEFITS PAID (NET)

For the period ended December 31, 2015

(₹ '000)

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Insurance claims												
(a) Claims by death	5,44,294	30,242	61,080	43,28,958	16,013	78,634	2	18,432	11,31,815	90,406	5,238	63,05,114
(b) Claims by maturity	21,80,046	58,577	-	88,73,519	20,336	-	-	11,75,591	12,27,094	1,28,968	31,099	1,36,95,230
(c) Annuities / Pension payment	-	-	-	-	-	9,99,113	-	-	-	-	-	9,99,113
(d) Others	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	8,31,793	-	-	-	-	-	-	-	-	-	-	8,31,793
- Surrender	3,78,091	2,72,876	-	16,84,918	6,03,664	-	-	3,28,800	1,56,91,605	42,49,519	82,497	2,32,91,970
- Others	7,962	460	61,859.71	14,65,666	91,425	25,473.16	5,253	977	49,89,985	5,99,868	4,200.67	71,61,688
(Amount ceded in reinsurance)												
(a) Claims by death	(7,844)	-	-	(10,06,892)	-	-	(2,291)	-	(14,719)	-	-	(10,31,747)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
Amount accepted in reinsurance												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
Total	39,34,342	3,62,155	61,142	1,53,46,169	7,31,438	10,77,773	2,964	15,23,799	2,30,25,781	50,68,761	1,18,839	5,12,53,162

For the period ended December 31, 2014

(₹ '000)

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Insurance claims												
(a) Claims by death	3,83,497	28,915	22,812	26,45,206	16,521	49,141	654	10,711	9,89,799	1,11,877	1,407	42,60,540
(b) Claims by maturity	6,19,317	63,481	-	1,24,86,852	-	-	-	2,00,551	19,16,707	2,53,590	1,08,982	1,56,49,479
(c) Annuities / Pension payment	-	-	-	-	-	8,80,594	-	-	-	-	-	8,80,594
(d) Others	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	16,18,204	-	-	-	-	-	-	-	-	-	-	16,18,204
- Surrender	2,22,751	3,89,024	-	20,61,618	3,38,544	-	-	74,309	2,52,49,519	65,06,018	5,25,866	3,53,67,648
- Others	5,369	109	-	3,46,848	34,500	-	6,539	645	37,72,271	12,18,912	-	53,85,193
(Amount ceded in reinsurance)												
(a) Claims by death	(5,089)	-	-	(4,30,344)	-	-	(2,882)	-	(12,960)	-	-	(4,51,276)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
Amount accepted in reinsurance												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
Total	28,44,049	4,81,529	22,812	1,71,10,179	3,89,564	9,29,735	4,311	2,86,216	3,19,15,335	80,90,397	6,36,254	6,27,10,381

SBI LIFE INSURANCE COMPANY LIMITED
SCHEDULES FORMING PART OF FINANCIAL STATEMENTS

SCHEDULE - 4
BENEFITS PAID (NET)

(₹ '000)

For the quarter ended December 31, 2015

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Insurance claims												
(a) Claims by death	1,77,315	10,054	21,175	19,08,356	3,744	18,330	2	7,885	4,12,758	28,025	1,544	25,89,189
(b) Claims by maturity	13,24,847	21,784	-	46,69,743	11,456	-	-	2,51,079	5,93,194	27,776	10,429	69,10,310
(c) Annuities / Pension payment	-	-	-	-	-	3,59,883	-	-	-	-	-	3,59,883
(d) Others	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	3,80,020	-	-	-	-	-	-	-	-	-	-	3,80,020
- Surrender	1,48,498	98,579	-	6,38,272	2,45,091	-	-	1,14,635	59,43,918	11,92,211	14,245	83,95,449
- Others	3,603	447	58,839.16	7,12,766	65,333	25,473.16	1,491	172	37,69,842	2,21,054	4,200.67	47,74,796
(Amount ceded in reinsurance)												
(a) Claims by death	2,09,865.0	-	-	(5,90,758)	-	-	(888)	-	(4,070)	-	-	(5,95,507)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
Amount accepted in reinsurance												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
Total	20,34,493	1,30,863	21,233	73,38,380	3,25,624	3,78,239	605	3,73,771	1,07,15,643	14,69,067	26,223	2,28,14,140

Notes :

- a) Claims include claims settlement costs, wherever applicable.
b) Legal, other fees and expenses also form part of the claims cost, wherever applicable.

For the quarter ended December 31, 2014

(₹ '000)

Particulars	Participating			Non Participating					Unit Linked			Grand Total
	Life	Pension	Variable Insurance	Life	Pension	Annuity	Health	Variable Insurance	Life	Pension	Group	
Insurance claims												
(a) Claims by death	1,47,601	10,928	16,396	9,69,516	5,416	14,795	355	6,988	3,48,195	32,001	581	15,52,771
(b) Claims by maturity	2,18,415	6,395	-	21,13,462	-	-	-	69,986	8,80,338	1,36,279	7,869	34,32,745
(c) Annuities / Pension payment	-	-	-	-	-	3,29,011	-	-	-	-	-	3,29,011
(d) Others	-	-	-	-	-	-	-	-	-	-	-	-
- Survival	1,94,746	-	-	-	-	-	-	-	-	-	-	1,94,746
- Surrender	82,118	1,41,865	-	7,06,833	1,37,005	-	-	49,261	77,41,033	18,93,376	4,27,855	1,11,79,345
- Others	2,882	87	-	1,87,780	24,629	-	2,670	124	12,21,426	2,61,454	-	17,01,052
(Amount ceded in reinsurance)												
(a) Claims by death	17,08,432	-	-	(1,35,629)	-	-	(1,133)	-	(7,489)	-	-	(1,42,543)
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
Amount accepted in reinsurance												
(a) Claims by death	-	-	-	-	-	-	-	-	-	-	-	-
(b) Claims by maturity	-	-	-	-	-	-	-	-	-	-	-	-
(c) Annuities / pension payment	-	-	-	-	-	-	-	-	-	-	-	-
(d) Other benefits	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,47,470	1,59,275	16,396	38,41,962	1,67,049	3,43,806	1,891	1,26,358	1,01,83,502	23,23,110	4,36,305	1,82,47,126