

FILING OF GENERAL INSURANCE PRODUCT	
Filing under	Use and File <input checked="" type="checkbox"/>
Name of Insurer	Kshema General Insurance Limited
Date of Filing	15 Sep 2023
Name of Product	Kshema Prakriti
Product Classification – Retail / Commercial	Retail

Certificate by Appointed Actuary

This is to confirm that:

1. I have carefully studied the requirements of the Guidelines on Product Filing Procedures in relation to the design and rating of insurance products.
2. The rates, terms and conditions of the above-mentioned product are determined on a technically sound basis and are sustainable on the basis of information sourced. These will be revised once internal data is generated on claims.
3. An adequate system will be put in place for collection of data on premiums and claims based on every rating factor that will enable review of the rates and terms of cover from time to time. The list of required fields has been shared with the PMC and has been accepted. It is planned to review the rates, terms and conditions of cover based on emerging experience at least annually. More frequent reviews may be done at my discretion or at the request of the PMC.
4. The requirements of the Guidelines on Product Filing Procedures have been fully complied with in respect of this product.



Date: 15 Sep 2023

Signature of Appointed Actuary

Place: Hyderabad

Name: Piyush Jain
Designation: Appointed Actuary