

| <u>FILING OF GENERAL INSURANCE PRODUCT</u> | |
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| Filing Under | Use and File |
| Name of Insurer | IFFCO-TOKIO General Insurance Co. Ltd. |
| Date of Filing | August 9, 2016 |
| Name of Product | Pradhan Mantri Fasal Bima Yojana (PMFBY) |
| Product Classification Retail/Commercial | Commercial |

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 and claims experience available in the records of the insurer.
3. An adequate system has been 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. It is planned to review the rates, terms and conditions of cover based on emerging experience (Biannually and separately for Kharif and Rabi crops or as per Government of India Guidelines).
4. The requirements of the Guidelines on Product Filing Procedures have been fully complied with in respect of this product.

Date: 09.08.2016

Signature of Appointed Actuary:



Place: Gurgaon

Name and Designation: Khushwant Pahwa (Appointed Actuary)