

## Certificate of the Actuary (For Full Filings Only)

I, \_\_\_\_\_, a Fellow of the Canadian Institute of Actuaries,  
(Name of Actuary)

am authorized to prepare a rate filing on behalf of \_\_\_\_\_  
(Legal Name of Insurer)

(The “Insurer”) and hereby CERTIFY:

1. This rate filing is in respect of the

Private passenger vehicles or  Other than private passenger vehicles (Please select one)

Automobile category of automobile insurance and the following dependent categories:

**(Please check all that apply)**

- |   |   |   |
|---|---|---|
| <input type="checkbox"/> Not Applicable       | <input type="checkbox"/> Hotel & Country Club | <input type="checkbox"/> Public Buses       |
| <input type="checkbox"/> All-Terrain Vehicles | <input type="checkbox"/> Interurban Vehicles  | <input type="checkbox"/> School Buses       |
| <input type="checkbox"/> Ambulances           | <input type="checkbox"/> Mopeds               | <input type="checkbox"/> Snow Vehicles      |
| <input type="checkbox"/> Antique Vehicles     | <input type="checkbox"/> Motorcycles          | <input type="checkbox"/> Taxis & Limousines |
| <input type="checkbox"/> Collector Vehicles   | <input type="checkbox"/> Motorhomes           | <input type="checkbox"/> Trailers & Campers |
| <input type="checkbox"/> Commercial Vehicles  | <input type="checkbox"/> Off-Road Vehicles    | <input type="checkbox"/> Utility Trailers   |
| <input type="checkbox"/> Farm Vehicles        | <input type="checkbox"/> Private Buses        |   |

To be effective as of: \_\_\_\_\_ For new business

\_\_\_\_\_ For renewal business

2. I have reviewed the data, assumptions and methods underlying this rate filing for reasonableness and consistency, and I believe for the purpose of determining the actuarially indicated rates:
- The data is reliable and sufficient;
  - The assumptions selected are actuarially appropriate; the methods used are appropriate; and
  - Where I have relied on the work of others, I have ensured compliance with the requirements in the Technical Guidance regarding the Pricing Actuary’s use of work of others
3. I have calculated the actuarially indicated rates in accordance with accepted actuarial practice in Canada as defined by the Canadian Institute of Actuaries.

4. In my professional opinion:
  - a. The actuarially indicated rates are just and reasonable in the circumstances; and
  - b. The actuarially indicated risk classification differentials are just and reasonable in the circumstances, are reasonably predictive of risk, and distinguish fairly between risks.
5. I have no reservations to report except as stated below:

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*Signature of Officer*

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*Date*