

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:

Signature of Actuary

Date and Location