

**CERTIFICATE OF THE OFFICER/DESIGNATE  
WITH RESPECT TO AMENDMENTS TO  
R.R.O. 1990, REGULATION 664**

I, \_\_\_\_\_, \_\_\_\_\_  
(Name of Officer) (Office held: President, CEO, COO, CFO, or Chief Agent for  
Canada)

of \_\_\_\_\_ (the "Insurer")  
(Official Name of Company)

CERTIFY THAT:

1. This certificate is provided as required by FSCO Bulletin A-07/15.
2. I have knowledge of the matters that are the subject of this certificate.
3. I further confirm that:
  - a) the Insurer's business systems and processes will at no time permit the Insurer to use any circumstances or factors prohibited by section 16 of Regulation 664 (Automobile Insurance), as amended by O. Reg 250/15 (hereinafter referred to as Reg. 664) as elements of its risk classification system except as permitted by that section.
  - b) the application and use of the Insurer's current rating rules and underwriting rules will be amended to reflect the requirements that an insurer may not take into consideration a minor accident that occurs on or after June 1, 2016 in deciding whether to issue, renew or cancel a policy or to provide or continue any coverage or endorsement, except as set out in section 5 of Reg. 664, and that an insurer shall no longer use as an element of a risk classification system, a minor accident except in the circumstances set out in sections 5 and 16 of Reg. 664, as amended by O.Reg. 250/15.
  - c) Any endorsement currently approved for use by the Insurer will be amended in its application to reflect the requirement that an insurer may no longer use an element of a risk classification system, a minor accident that meets all of the circumstances set out in Ontario Regulation 664, as amended by O. Reg. 250/15.
4. I confirm that the requirements set out in paragraph 3 will continue to be met until such time as the undertaking set in paragraph 5 below is satisfied.
5. I hereby undertake to file under section 238 of the *Insurance Act*, not later than April 1, 2016, revised declination rules that comply with the requirements of section 5 of Reg. 664 and to file under section 227, where necessary, amended endorsements to satisfy the requirements of section 5 of Reg. 664.

6. I have informed myself as to the Insurer's business systems and processes and confirm that any system or process changes that may be required to enable the Insurer to comply with paragraph 3 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Insurer in a timely manner.

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*Signature of Officer*

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*Date, Location*