

CERTIFICATE OF AN OFFICIAL

I, _____, _____,
(Name of Official) (Position Held)

of _____ (the "Insurer")
(Official Name of Company)

CERTIFY THAT:

1. I have knowledge of the matters that are the subject of this certificate.
2. The changes requested are in compliance with the *Endorsement Filing Guidelines*.
3. The information and each document contained in the filing accompanying this certificate is complete and accurate in all material respects.
4. The Insurer's grounds for declining to issue, terminating or refusing to renew, or refusing to provide or continue an endorsement are set out in Appendix A and/or Appendix C.
5. The Insurer's rates for endorsements are set out in Appendix B and/or Appendix D.
6. I have satisfied myself that the proposed rates are just and reasonable, do not impair the solvency of the Insurer, and are not excessive in relation to the financial circumstances of the Insurer.
7. If the filing is approved, all premiums (including all fees, discounts, surcharges and other components comprising such premiums) quoted and charged by the Insurer will at all times and in all material respects accurately reflect and conform to the filing as approved, whether such premiums are calculated manually or otherwise.
8. I have informed myself as to the Insurer's business systems and processes and confirm that:
 - a) any system or process changes that may be required to enable the Insurer to comply with paragraph 7 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Insurer in a timely manner;
 - b) the Insurer's business systems and processes do not and will at no time use credit information or any other prohibited factor as defined in Ont. Reg 7/00 (Unfair or Deceptive Acts or Practices Regulation) in the manner prohibited by that Regulation, or use or require any information in any manner prohibited by that Regulation;

- c) the Insurer's business systems and processes do not and will at no time permit the Insurer to decline to issue, refuse to renew or terminate any contract of automobile insurance or refuse to provide or continue any coverage or endorsement on the basis of any factors referred to in section 5 of Ont. Reg. 664 (Automobile Insurance);
- d) the Insurer's business systems and processes do not and will at no time permit the use of any of the factors referred to in section 16 of Ont. Reg. 664 (Automobile Insurance) as elements of the Insurer's risk classification system except as permitted under that section.

Signature of Official

Date, Location