

CERTIFICATE OF THE ACTUARY

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

have been authorized to prepare a rate filing on behalf of _____
(Official Name of Company)

_____, (the "Insurer") and hereby CERTIFY THAT:

1. This rate filing is in respect of _____ and the following
(Category of Automobile Insurance)

dependent categories: *(Please check all that apply)*

- Not Applicable
- Personal Vehicles - Motorcycles
- Personal Vehicles - Motorhomes
- Personal Vehicles - Trailer and Camper Units
- Personal Vehicles - Off-Road Vehicles
- Personal Vehicles - Motorized Snow Vehicles
- Personal Vehicles - Historic Vehicles
- Commercial Vehicles
- Public Vehicles - Taxis and Limousines
- Public Vehicles - Other than Taxis and Limousines.

to be effective as of _____ for new business and
(Date of Implementation)

_____ for renewal business.
(Date of Implementation)

2. I have reviewed the data underlying this rate filing for reasonableness and consistency, and I believe the data is reliable and sufficient for the determination of the indicated rate changes.

3. The indicated rate changes have been calculated in accordance with Accepted Actuarial Practice.

In my opinion, the risk classification system is just and reasonable, reasonably predictive of risk and distinguishes fairly between the classes.

Signature of Actuary

Date, Location