

Appendix A

CERTIFICATE OF THE ACTUARY

I, [redacted], a Fellow of the Canadian Institute of Actuaries, have been authorized to prepare a rate filing on behalf of

[redacted]

(Company) and hereby **CERTIFY THAT:**

1. This rate filing is in respect of the [redacted] category of automobile insurance and the following dependent categories: (Please check all that apply)

- Not Applicable
- Personal Vehicles-Motorcycles
- Personal Vehicles-Trailers & Camper Units
- Personal Vehicles – Motorized Snow Vehicles
- Commercial Vehicles
- Public Vehicles-Taxis
- Personal Vehicles-Motorhomes
- Personal Vehicles-Off Road Vehicles (ATVs)
- Personal Vehicles-Historic Vehicles
- Public Vehicles-Other than Taxis & Limousines

to be effective as of: [redacted] for new business
[redacted] for renewal business

2. I have reviewed the data, assumptions and methodologies underlying this rate filing for reasonableness and consistency, and in my professional opinion:

- the data is reliable and sufficient;
- the assumptions selected are appropriate; and
- the methods used are appropriate;

for the purpose of determining the actuarially indicated rates.

3. I have calculated the actuarially indicated rates in accordance with accepted actuarial practice.

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.

X

Signature of Actuary

X

Date and Location