

## Certificate of the Officer for Auto Insurance Attestation

For the 12-month period ending October 1, 2025 (the "Reporting Period")  
Compliance with Automobile Insurance Legislation and Regulations

As President, Chief Executive Officer, or most senior officer responsible or those parties that may be acting on behalf of the Insurer (also known as "Coverholders" for a specific Insurer) for the Insurer's operations in Ontario, and ultimately responsible for the development and implementation of controls, procedures, and processes to ensure the Insurer's compliance with:

- (a) the provisions of the Statutory Accident Benefits Schedule Regulations ("SABS") and the Unfair or Deceptive Acts or Practices Rule ("UDAP") applicable to the adjustment and handling of SABS claims,
- (b) the spirit and intent of SABS and UDAP, and
- (c) the requirements of Ontario law applicable to the Insurer's underwriting rules, including as they are interpreted under the Take-All-Comers ("TAC") Interpretation & Approach Guidance (No. AU0135INT), rates and risk classification systems, forms and endorsements, and
- (d) having informed myself in all material respects as necessary.

I undertake that, in accordance with FSRA Interpretation Guidance No. AU0136APP, Reporting and resolution of rating and underwriting errors, (the "Error Guidance") Insurers will report all minor rating errors and underwriting errors (as defined in the Error Guidance) for the period January 1, 2025 to December 31, 2025 to FSRA by February 16, 2026.

### I/We certify that:

1. **Status of the Insurer's Automobile Insurance Licence and Business:** The Insurer understands that the Financial Services Regulatory Authority ("FSRA") requires all insurers holding a valid licence for automobile insurance, to comply with and attest to the regulatory requirements stated above. The status of the Insurer's automobile insurance licence and business falls under one of the following scenarios for this period:
  - The Insurer holds a valid licence for automobile insurance and **only** writes "fleet" automobile insurance business, in accordance with the definition of "fleet" under Regulation 664.
  - The Insurer holds a valid licence for automobile insurance and actively writes automobile insurance business.
  - The Insurer holds a valid licence for automobile insurance but does not actively write any automobile insurance business.
2. **SABS Compliance Controls; Cost, Fraud and Abuse Controls:** In the 12-month period ending October 1, 2025 (the "Reporting Period"), I have continued to oversee, and refine as necessary, the operation of controls, procedures and processes necessary for the Insurer to continue to achieve compliance in all respects with the provisions of the SABS and UDAP applicable to the adjustment and handling of SABS claims, including compliance with the spirit and intent of same (collectively the "SABS Compliance Controls"), and the management of fraud and abuse in connection with SABS claims (collectively the "SABS Cost, Fraud and Abuse Controls").
3. To the best of my knowledge and belief, the Insurer's SABS Compliance Controls and SABS Cost, Fraud and Abuse Controls are adequate and are operating effectively.
4. **Underwriting Rules, TAC guidance, Rates and Risk Classification Systems, Forms and Endorsements:** The Insurer has identified audit processes (e.g., external; internal) that are appropriate for the Insurer, given its circumstances, for the purpose of verifying on an ongoing basis whether the underwriting rules (including as interpreted under TAC guidance), rates and risk classification systems, forms and endorsements implemented by the Insurer are only those approved or authorized by the Chief Executive Officer of FSRA as required by Ontario law. The Insurer has implemented and administers audit processes that are appropriate for the Insurer given its circumstances.

5. Except for matters previously reported to FSRA, to the best of my knowledge and belief, and as confirmed by the Insurer's audit processes aforesaid, throughout the Reporting Period the underwriting rules (including as interpreted under TAC guidance) rates and risk classification systems, forms and endorsements implemented on the Insurer's computer systems and other systems, and communicated to staff and intermediaries have been only those approved or authorized by the Chief Executive Officer of FSRA as required by Ontario law.

Name of Officer	Office Held
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Official Name of Company or Group of Companies. Please list subsidiaries where applicable.

Signature of Officer	Date (yyyy/mm/dd)	Location
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Remarks - Use this space if you have further details