

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 *Filing Guidelines for Underwriting Rules*;
3. The information and each document contained in the filing accompanying this certificate are complete and accurate in all material respects;
4. 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 this filing 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).

Signature of Official

Date, Location