



**Nova Scotia Regulatory
and Appeals Board**

Rate Filing Requirements for Automobile Insurance

Section 155G - Prior Approval - Minor

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Executive Summary

Section 155 of the *Insurance Act* requires the Company to make application and obtain prior approval for the establishment of a new risk-classification system or for revisions to existing risk-classification systems or rates for all classes of insurance. The Nova Scotia Regulatory and Appeals Board has limited the application of this requirement to individually rated vehicles only. The Board does not regulate rates for “fleet-rated” business or garage policies.

The *Mandatory Filing of Automobile Insurance Rates Regulations* made under Sections 16AA and 159 of the *Insurance Act* R.S.N.S. 1989, c. 231 O.I.C. 2008-473 (September 9, 2008, effective October 1, 2008), N.S. Reg. 387/2008, requires the Company to file, in accordance with the Board schedule, for approval of rates and risk-classification systems, as follows:

- Private Passenger Vehicles – at least once every 24 months;
- Commercial Vehicles – at least once every 36 months; and
- Other vehicles (e.g., miscellaneous vehicles) – at least once every 36 months.

The Board created these filing requirements (**Section 155G - Prior Approval-Minor**) to collect the information required for the Board to review the rates and risk-classification systems for situations where the Company has a small volume of business. The Board will use these filing requirements to determine, as per Section 155I, that the rates and risk-classification system:

- are just and reasonable in the circumstances;
- are reasonable predictive of risk and distinguish fairly between risks;
- do not impair the solvency of the Company, or are excessive in relation to the financial circumstances of the Company; and
- do not violate the *Insurance Act* or its *Regulations*.

These filing requirements may be used, if the annual premium written is less than¹ the following thresholds:

Vehicle	Annual Written Premium Threshold
Private Passenger Automobiles	<i>Excluded from Section 155G - Prior Approval-Minor</i>
Commercial Vehicles	\$1,000,000
Interurban Vehicles	\$750,000
All-Terrain Vehicles	\$750,000
Motorcycles	\$750,000
Snow Vehicles	\$500,000
Taxis	\$500,000
Motorhomes	\$500,000
Antiques	\$500,000
Other Public Vehicles ²	All rates may be filed through <i>Section 155G - Prior Approval-Minor</i>
Other Vehicles ³	All rates may be filed through <i>Section 155G - Prior Approval-Minor</i>

¹ If the annual written premium level for any vehicle type is greater than the applicable annual written premium threshold, the Company must file rates for that vehicle type in accordance with the Board’s “Rate Filing Requirements for Automobile Insurance - Section 155G – Prior Approval”.

² Other Public Vehicles refers to any public vehicle type not captured in the table.

³ Other Vehicles refers to any vehicle category or vehicle type not captured in the table.

An application for Private Passenger Automobiles cannot be made using the Section 155G-Prior Approval-Minor requirements regardless of annual premium written.

A Facility Association application for any vehicle type cannot be made using the Prior Approval-Minor requirements. Such a filing must follow the Board's "Rate Filing Requirements for Automobile Insurance - Section 155G – Prior Approval". For a vehicle class with few vehicles, however, Facility Association may approach Board staff to discuss the potential to simplify the information required under those filing requirements.

Filings for a category of automobile insurance previously not written by a Company **CANNOT** be made using ***Section 155G-Prior Approval-Minor*** filing requirements. The Company must make such an application using the Board's "*Rate Filing Requirements for Automobile Insurance - Section 155G – Prior Approval*".

The Board will allow filings, where the Company is eligible to file under these requirements, to meet the mandatory filing deadlines. A Company must provide a mandatory filing, when due, even if the proposal is for no change in rates.

Any type of change to the risk-classification system or rates may be filed for approval under these filing requirements. The Board developed several simplified filing requirements to address specific changes (e.g., *Section 155G – Discounts & Surcharges*, *Section 155G – Endorsements*) but even changes that can be addressed under other simplified filing requirements may be made under the ***Section 155G – Prior Approval–Minor*** filing requirements.

While the Company is required to file to meet the mandatory filing deadlines, the Board believes that ***the Company should regularly review its indicated rate levels and current rate levels for all categories of automobile insurance and file if changes are necessary rather than waiting for the mandatory filing deadline.***

Filing Format

This application to the Board will be fully electronic or paperless. Subject to any technical notes published by the Board, the filing should consist of the following files, ***each with no password protection***, containing the information sections as outlined below, in the categories and order outlined below to constitute a complete filing.

Part 1: Non-Confidential Information (Format: One PDF File)

Section	Description
N-1	Table of Contents
N-2	NC Pages from “S155G PA Minor - Summary of Information – Appendix A.xls”
N-3	Certificates of Officer – Appendix B
N-4	Underwriting and Rating Rule Changes
N-5	Rating Profiles – Appendix C*
N-6	Financial Data – Appendix D

Part 2: Confidential Information (Format: One PDF File)

Section	Description
C-1	Table of Contents
C-2	Conf. Pages from “S155G PA Minor - Summary of Information – Appendix A.xls”
C-3	Rate Filing Support or Justification
C-4	Discount and Surcharge Changes
C-5	Final Rates
C-6	Dependent Classes Information (if applicable)

Part 3: Summary Information (Format: Excel Spreadsheets)

File	Description
S155G PA Minor - Summary of Information – Appendix A	Summary Information Spreadsheet
Rating Profiles – Appendix C*	Completed Rating Profiles

****- Rating profiles are only required when the company proposes changes to rates (including rate group tables or differentials).***

The required electronic files must be forwarded to the Board generic mailbox at board@novascotia.ca.

For larger files, please contact the Board general office phone number (902-424-1333) to ensure the mailbox can handle the file size. In lieu of email, the “Send Files to the Board” option on Board website (<https://nserbt.ca/nsrab>) can be used.

The confidential sections noted above reflect the Board’s position on the portions of an application which will routinely be kept confidential.

Part 1 – Non-Confidential Information

Section N-1 - Table of Contents

The table of contents, for the non-confidential information portion of the application, must show the main headings noted above plus the key headings within each of the sections. It must be detailed enough to allow the reader to quickly isolate key information.

Section N-2 - NC Pages from “S155G PA Minor- Summary of Information – Appendix A.xls”

This section contains a copy of the non-confidential pages completed in the spreadsheet “**S155G PA Minor - Summary of Information – Appendix A.xls**”. The first two tabs of this spreadsheet include the non-confidential information.

Specific instructions to complete the non-confidential tabs of the spreadsheet are outlined below:

- In responding to **Question NC-1**: check **all** the items that are applicable to the application. While (a) & (b) are mutually exclusive, other changes (c) - (k) may apply.
- In responding to **Question NC-2a.**: proposed effective dates are to be listed for both new and renewal business. If there are any changes to the proposed effective dates, the Company must notify the Board.
- In responding to **Question NC-2b.**: enter the date by which, if a decision has not been made, the effective dates would not be achievable. The Board will not commit to meeting this date. It is included to provide a sense of how likely the effective dates are to change due to any review delays.

Section N-3 - Certifications

Given the nature of these applications, the Board requires only a Certificate of Officer to accompany the application. A Certificate of Actuary is not required.

N-3.a. Certificate of the Officer

A scan of an original signed certificate of an authorized officer of the Company must be included in each filing. The form for the Certificate of Officer is found in Appendix B. Authorized officers are the President, CEO, COO, CFO, any Vice-President, the Treasurer, or the Corporate Secretary or Chief Agent for Canada, for the Company. The signature should be in blue ink so that it can be verified as an original signature.

The Certificate of Officer must identify a person authorized by the Company to act as the contact person for the Company. All filing correspondence will occur between this person and Board staff.

Section N-4 – Underwriting and Rating Rule Changes

Rating rules are those rules or definitions by which a risk is assigned to a specific rating cell or by which a discount or surcharge is applied. Examples include rules by which territory, vehicle use or class are assigned. Rating rules are part of a Company's risk classification system and must be filed according to these requirements. Any rate level impact resulting from changes to rating rules must be quantified and the impact should be reflected in the proposed rate level changes.

Underwriting rules are those rules used to govern the decision to accept or decline a risk or a coverage, deductible level, or liability limit.

Automobile Insurance Manual pages that describe changes to underwriting rules, rating rules, or definitions must be included with the filing. Only pages with changes must be filed.

The required information must include: (i) a description of the proposed changes, (ii) the rationale for the proposed changes, (iii) the rate level effects of the proposed changes, if any, (iv) an estimate of the number of policies affected, and (v) the calculations that validate the rate level effect of the proposed changes based on the expected distribution of business.

An updated Automobile Insurance Manual must be submitted electronically within 30 days of approval. Note, actual rate group tables and actual rate pages are not required in that filing. If no changes are made to the manual, the Board will not require a new manual.

N-4.a. Rating Rule Changes for Classification Variables

Any changes to a rating rule for a particular classification must be disclosed in this section. A current and a proposed distribution of the class that is affected by the rating rule change must be provided to determine the average premium change (shift) and impact on the overall rate level. All assumptions and detailed calculations must be provided to support the rate level change.

N-4.b. Rating Rule Changes for Discounts and Surcharges

Any changes to a rating rule for a particular discount or surcharge must be disclosed in this section. Also, the rating rule applicable to a newly proposed discount or surcharge must be disclosed in this section. A current and a proposed distribution of the business that is affected by the rating rule change must be provided to determine the average premium change (shift) and the impact on the overall rate level. All assumptions and the rationale to support the use of the rating rule must be disclosed.

Section N-5 - Rating Profiles (Appendix C)

If the filing does not include any changes to rates, differentials, or rate group tables (i.e., nothing is changing), the Board does not require the company to file new rating profiles.

This section contains a copy of the rating profile pages completed in the appropriate rating profile spreadsheet for the type(s) of vehicles covered in the application. Separate spreadsheets exist for Commercial Vehicles and Miscellaneous Vehicles. The appropriate spreadsheet(s) should be selected for the application. Once completed, the spreadsheet should be renamed to “Rating Profiles - Appendix C”. If the application involves a combination of the two vehicle classes covered in the profile spreadsheets, add “Part #” to the file name, with # replaced with 1 and 2, as needed. The actual Excel spreadsheet(s), as renamed, must also be provided. The remaining portion of this section deals with how to complete the rating profile spreadsheet.

Appendix C sets out rating examples covering the categories of automobile insurance using the Canadian Automobile Insurance Rate Regulators’ harmonized profiles. These profiles are to be used for all filings that require rating profiles. Each Company must file, with the Board, those rating examples that would be affected by the filing.

It should be noted that these rating examples may not be the same examples required in future filings. The Board may require additional and/or different rating examples be submitted in future reviews.

The rating examples must be completed according to the risk description specified. Each Company must provide both current and proposed rating criteria for each of the rating examples as required. Rating territories must be those as defined in the Company’s Automobile Insurance Manual.

Any additional information pertaining to the rating example must be disclosed with a detailed description for each affected rating example.

Specific instructions and key assumptions that must be adopted when completing these rating examples are:

- All rates are to be stated on an annual basis. If annual policies are not issued, the rates must be converted to an annual basis.
- All risks must be rated strictly according to the information provided. **DO NOT** provide preferred rates unless the criteria as stated fit the eligibility rules for a preferred class. If so, provide only the preferred rates, and state so.
- Clearly identify all applicable surcharges/discounts that apply to each of the coverages.
- If the Company does not write a particular limit or deductible level for a described profile, provide the premiums using the closest limit/deductible and note the applicable limit/deductible on the profile.
- If the Company provides group discounts, provide the individual non-group rate plus the rates with the highest discount applied.
- For multiple operator risks, provide premiums by coverage by operator using separate sheets. Also, the total policy premium combining all operators must be submitted.
- If, based on the Company’s underwriting rules, a risk profile described in a specified rating example is not written, that fact is to be indicated, and rates need not be provided

for that example. However, the Company must explain why the rating example is not appropriate under the circumstances.

- If a rating example does not describe a unique rate, the Company is to provide the highest and lowest rate that could be charged on the described risk, and disclose the assumption underlying the difference.
- Include the premiums for all perils **only if** collision and comprehensive are not offered.

Section N-6 – Financial Data

“Appendix D – Financial Information.XLS” is an Excel sheet that outlines a table that must be completed using the information from the pages listed. The table is replicated below. Note, the sample in the Appendix assumes the most recent year OSFI P&C-1/2 is **2019**. The years in the sample table below should be adjusted as new OSFI P&C-1/2 becomes available.

	2015	2016	2017	2018	2019	Source: OSFI P&C-1/2
ROE						p10.60, r48
Claims Ratio						
Year of Account						p10.60, r30
Year of Accident						p10.60, r31
Company - Automobile Total						
Incurred Claims & Adj Expenses (A)						p67.30, c19 r29*
Earned Premiums (B)						p67.20, c19 r29*
Ratio (A)/(B)						
Nova Scotia - Automobile Total						
Incurred Claims & Adj. Expenses (C)						p67.30, c03 r29*
Earned Premiums (D)						p67.20, c03 r29*
Ratio (C)/(D)						
Expense Ratio						p10.60, l33

** if pages 67.10-67.30 are on a consolidated basis for the Company, provide the equivalent numbers on a non-consolidated basis and note that this change was made.*

Part 2 – Confidential Information

Section C-1 - Table of Contents

The table of contents, for the confidential information portion of the application, must show the main headings noted above plus the key headings within each of the sections. It must be detailed enough to allow the reader to quickly isolate key information.

Section C-2 - Conf. Pages from “S155G PA Minor - Summary of Information – Appendix A.xls”

This section contains a copy of the Confidential pages completed in the spreadsheet “**S155G PA Minor - Summary of Information – Appendix A.xls**”. The first two tabs of this spreadsheet include the non-confidential information. The remaining tabs are confidential.

The spreadsheet, and therefore, this summary section contains certain key information on the nature of the filed rate level or risk classification system changes. The form to be used is attached to this document as Appendix A. All data used in the Actuarial Support section (**Section C-3**) must reconcile to the information presented in this section.

Specific instructions to complete the spreadsheet (i.e., Appendix A) are outlined below:

- In responding to **Question CONF-1**: the indicated rate level change for each coverage, and on an all coverages combined basis, must be disclosed:
 - where changes to base rates are proposed except if such changes to base rates result solely from off-balancing differential or discount changes; or
 - where changes to differentials are proposed if such changes result in an overall rate level change.
- In responding to **Question CONF-1**: the impact of **all** proposed changes to rates or rules, including base rate changes, differential changes, discount or surcharge changes, and rating rule changes, must be disclosed under the proposed rate level change column. The impact by coverage must be calculated, on an uncapped basis (if premium dislocation caps are used/proposed), and disclosed.
- In responding to **Question CONF-1**: the premium weights must be disclosed in percentage terms and must be at the current rate level.
- In responding to **Question CONF-1**: if indications are provided and the loss trends are not those selected by the Board’s consulting actuary, currently Oliver Wyman, Inc, (OW), the indicated rate level change for each coverage, and on an all-coverages combined basis using the consulting actuary’s loss trend selections (as found on the Board website at <https://nserbt.ca/nsrab/mandates/auto-insurance/rate-filing-requirements>) instead of the Company selected trends must be disclosed as well.
- In responding to **Question CONF-2**: the exposure weights by coverage should be disclosed in percentage terms based on the number of insured vehicles under Bodily Injury and should reflect the in-force or, if not available, most recent accident year distribution level.

- In responding to **Question CONF-3a**, prior rate level changes must be shown. The *All Coverages Combined Rate Level Change* must be based on the on-level premium weights that were applicable at the time of the rate change.
- In responding to **Question CONF-3b**, the *Average Cumulative Rate Change* is to be calculated by:
 - taking the *All Coverages Combined Rate Level Change* from the response to **Question CONF-1**;
 - taking each *All Coverages Combined Rate Level Change* that occurred after January 1 of the year up to the proposed renewal effective date from the responses to **Question CONF-3a**,
 - and then using the following formula:

$$\left[\prod_{\text{all } i, d} (1 + i) (1 - d) \right] - 1$$

where: i = the proposed rate level increase or approved rate level increase(s) that occurred after January 1 of the year in which the proposed rate change is expected to be effective for renewal business; and

d = the proposed rate level decrease or approved rate level decrease(s) that occurred after January 1 of the year in which the proposed rate change is expected to be effective for renewal business.

- In responding to **Question CONF-8** on dislocation, the Company must NOT take into account any premium dislocation or rate capping procedure that is in effect or is proposed.
- In responding to **Question CONF-9** on dislocation, the Company must take into account any premium dislocation or rate capping procedure that is in effect or is proposed. If no such capping exists or will be applied, this section can be skipped.

Section C-3 – Rate Filing Support or Justification

The Company must provide detailed support for any rate level change. The support may be in a form and format decided by the insurer.

The Company must provide a descriptive narrative explaining all ratemaking steps and the rationale behind the proposed changes. The Board will only consider factors that are presented to them by the Company. These factors might include, but are not limited to, company specific data, industry data, competition, market share, business plans, etc. The rationale provided should be as detailed as possible in order to illustrate to the Board that the rate selections are reasonable in the circumstances.

The Company should provide details by coverage for Bodily Injury, Property Damage-Tort, Direct Compensation Property Damage, Accident Benefits, Uninsured Automobile, Collision, Comprehensive, All Perils, Specified Perils and Underinsured Motorist. Details of any discount, surcharge or endorsement changes should also be provided. Documentation should be in sufficient detail to enable the reviewer to trace the proposed rates from the data experience and other support used.

Where judgment is applied, an explanation as to why the Company judgmentally selected a particular factor should be provided.

If the Company intends to off-balance all or part of the impact of any change, a description of the off-balancing procedures and the calculations of the changes, if any, to base rates must be included.

The Board expects that Company will utilize the same methodologies and consistently derived assumptions in each filing. Where methodologies or the process for developing assumptions are changed from the prior filings, the Company must provide the reasons for any changes in assumptions, as well as the impact of the changes on the indicated rate levels, where indications are used.

All support provided in this section must reconcile with the information provided in Appendix A – Rate Filing Summary, where applicable.

Section C-4 – Discount and Surcharge Changes

If the Company is making no changes to the level of or the eligibility criteria for discounts or surcharges nor is it adding or removing any discounts or surcharges, omit the requirements under this section C-4.

If the Company is requesting changes in the amount or value of a discount or surcharge, or is introducing a new discount or surcharge, the approach used in costing and a general narrative of the process must be outlined in detail.

The derivation of the discount or surcharge must make use of the Company's own data. The justification for the discount may be due to lower expenses due to lower acquisition costs or lower administrative costs or lower loss costs. The filing must clearly indicate the basis and rationale for the discount or surcharge. The Company must have appropriate information to support the discount or surcharge. Should the Company find it necessary to include outside data or a different source of Company data, the filing must identify the source of the data and provide an explanation of its applicability in the instant circumstance. All data used in the process of developing the discount or surcharge must be exhibited and labeled.

A comparison of current, indicated and proposed discounts or surcharges must be provided for each coverage for which discounts or surcharges are changing. Included in this must be the written premium distribution and the exposure distribution for the discounts or surcharges.

A current and a proposed distribution of the Company's business that is affected by the discount or surcharge change must be provided to determine the average premium change (shift). All assumptions and detailed calculations must be provided to support the rate level change.

Where the Company offers the approval of the proposed discount/surcharge in another jurisdiction as support for the introduction in Nova Scotia, the evidence or support provided to the other regulator to gain approval should be provided.

Section C-5 - Final Rates/Rate Level Change

Exhibits illustrating current and proposed rating algorithms, base rates, discounts/surcharges, and differentials, **clearly identified as either current or proposed**, must be disclosed in this section, including any explanatory material in support of the proposed changes. *To facilitate the review process, all of C-5.a. – C-5.d. must be included even though the change may be to only one of the elements.*

C-5.a. Algorithm

Exhibits illustrating current and proposed algorithms must be disclosed in this section.

C-5.b. Base Rates

Exhibits illustrating current and proposed base rates must be disclosed in this section.

C-5.c. Differentials

Exhibits illustrating current and proposed differentials must be disclosed here.

C-5.d. Discounts and Surcharges

Exhibits illustrating current and proposed discounts/surcharges must be disclosed here.

C-5.e. Calculation of Final Rates

The filing must clearly describe and show how current manual territorial base rates are transformed into proposed manual territorial base rates through the application of the proposed rate change in combination with any off-balance.

C-5.f. Calculation of Rate Level Change

The filing must clearly describe and show how the rate level impact of changes to base rates, differentials and discounts or surcharges, in combination with any off-balance which may be applied, are used to calculate the overall rate level change on a per coverage basis. This calculation must reconcile with that from **Question CONF-1** in **section C-2**.

C-5.g. Dislocation and Capping

Capping of rates is a tool that the Company may employ to limit dislocation of premium and, thereby, improve retention where revisions to rating programs create substantial changes in the distribution of premium among risk profiles. The principal causes of such dislocation are revision of relativities for existing rating variables or introduction of a new algorithm with new rating variables, though it could relate to acquisition of a portfolio through merger or acquisition.

A Company must consider the impact that proposed rate changes will have on consumers. Information on rate dislocation is required in **Question CONF-8** of **section C-2**.

The Company has the option to cap rates and can use capping provided:

- the capping measure only applies for two annual renewal cycles. However, the Company can request a longer capping period if it can support the need. The Board may approve a longer period after careful analysis;
- the Company provides the estimated impact of the proposal including capping for the first year that the revised rating program is in force;
- no further capping measure can apply to the rating program (e.g., private passenger) until any existing capping exercise is exhausted; and
- the Company provides the “uncapped” overall proposed rate level change along with the “capped” overall proposed rate level.

Any capping procedure must be fully described in this section. The estimated time the capping is expected to be in place must be disclosed. An example of how the capping works at renewal must be included, as well. The Company should also discuss how or when it will remove the cap (e.g. material change in risk).

The Board will allow a Company to cap premium decreases only to offset the cost of capping premium increases. **However, the impact on total premiums collected from the cap on decreases must be less than that arising from the cap on premium increases. Put another way, the total premium collected on an uncapped basis must be equal to or greater than the total premium collected on a capped basis.**

Section C-6 - Dependent Categories

For those categories of automobile insurance that are dependent on the rate filing submitted, if any, please provide the following:

- i) the rate level effects of the proposed changes.
- ii) the calculations that validate the rate level effect of the proposed changes,
- iii) a copy of the rating rule that stipulates the linkage to the category of automobile insurance, and
- iv) **Section N-6** - rating profiles (if any) must be completed for the dependent category of automobile insurance, where applicable and if the rates have changed.

Appendix B: Certificate of Officer (Section 155 G – Prior Approval-Minor)

Certificate of the Officer

(Name of Officer)

Office held: e.g. President, CEO, COO, CFO, Vice – President, Treasurer, Corporate Secretary, Chief Agent for Canada, or Designate)

of _____
(Official Name of Company as registered with the Superintendent of Insurance)

(Company)

CERTIFY THAT:

1. This rate filing is in respect of the
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:		for new business
		for renewal business

2. I have knowledge of the matters that are the subject of this certificate.

3. The changes requested comply with the “*Rate Filing Requirements for Automobile Insurance – Section 155G Prior Approval-Minor*” published by the Board.

4. The information and each document contained in the application accompanying this certificate are complete and accurate in all material respects.

5. I have satisfied myself that the proposed rates are just and reasonable, do not impair the solvency of the Company, and are not excessive in relation to the financial circumstances of the Company and that the proposed risk classification system is reasonably predictive of risk and distinguishes fairly between the classes.

6. The proposed rates and rules comply with the *Insurance Act*, R.S., c. 231 and its associated Regulations.

Appendix B: Certificate of Officer (Section 155 G – Prior Approval-Minor)

7. If the filing is approved, all premiums (including all fees, discounts, surcharges and other components comprising such premiums) quoted and charged by the Company 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 Company's business systems and processes and confirm that any system or process changes that may be required to enable the Company to comply with paragraph 7 above will be adequately tested in advance and fully communicated to staff and intermediaries and implemented by the Company in a timely manner.

9. I confirm that any data changes that are ultimately approved in this application will be reviewed both internally and, if needed, with the General Insurance Statistical Agency and/or its data provider (currently IBC) to ensure that the required data can be properly and correctly delivered for inclusion in the Automobile Statistical Plan.

10. The following person is authorized by the Company as the contact person and to represent the Company, in all respects regarding this application:

(name)	(business address)
(title)	(telephone number)
(company)	(fax number)
	(e-mail address)

X

Signature of Officer

X

Date and Location