

**ONTARIO RISK SHARING POOL ENDORSEMENT**  
(for use in conjunction with LMA3115 Canadian Binding Authority Agreement  
and applies to all Ontario Automobile insurance business)

Attaching to and forming part of **Agreement Number:**

The Coverholder may transfer risks to the Ontario Risk Sharing Pool ("the Pool") up to such limit as is advised to the Coverholder by the Attorney In Fact in Canada for Lloyd's Underwriters. Such transfer shall be made only in accordance with the rules from time to time promulgated by the body authorised by statute to administer the Pool.

The Coverholder must transfer the following risks to the Pool unless they are eligible for the Facility Association Residual Market, in which case they must be placed with that Market:-

- a. High-valued vehicles over rate group 15;
- b. Sports, high performance vehicles;
- c. Any risk subject to surcharge as per Lloyd's surcharge rules;
- d. Any risk with no previous insurance in past 12 months;
- e. Any risk with:-
  - e.1 less than one year immediately preceding date of application in Canada with approved driver training; or
  - e.2. less than three years immediately preceding date of application in Canada without approved driver training.

LMA5033A  
1 July 2013