

Auto insurance applications for international drivers FAQ

October 16, 2025

This FAQ is designed to support brokers to accurately enter data, especially for clients with out-of-province or international license driving experience, to ensure tailored quotes are delivered efficiently with minimal delays.

1. Under what conditions can a driver exchange their out-of-province or international license for an Ontario license at the Ministry of Transportation?

Drivers may exchange an out-of-province license for an Ontario license at the Ministry of Transportation (MTO) if they are relocating from the following:

- Canada: All provinces and territories
- Military: Canadian Armed Forces
- U.S. States: All states (excluding U.S. protectorates or U.S. territories)
- Approved Exchange Countries: Australia, Austria, Belgium, France, Germany, Great Britain, Hungary, Denmark, the Isle of Man, Japan, South Korea, New Zealand, Northern Ireland, Republic of Ireland, Switzerland, Taiwan

Note: The list of approved exchange countries is subject to change; brokers should [confirm current eligibility here](#).

In all cases where drivers have relocated to Ontario and have exchanged their driver's license using the Ontario exchange agreement, **brokers must refer to Gore Mutual** to ensure the correct date licensed is entered.

2. Can the MVR issue date be used as a driver's date first licensed?

Date first licensed should reflect the date licensed in Canada or the U.S. as per the OAF 1, unless otherwise adjusted using the Ontario exchange agreement. The issue date found on a driver's MVR does not always represent this date, and therefore, accurate information should be collected from the insured.

3. How should I enter driving history in Guidewire for a driver from an approved Exchange Country who has successfully exchanged their license through the Ministry of Transportation?

- Broker can refer these cases directly to Gore Mutual
- Brokers should enter the original license date from the driver's home jurisdiction, i.e. for a driver who obtained their license in Germany on September 4, 2003, enter the following:

Add Licence Type ▼
Remove

☐	Licence Type ▾	Licence Class ▾	Date of Full Licence ▾	Date of Probationary Licence ▾	Date of Learners Licence ▾
☐	Auto	G	09/04/2003		09/04/2003

Licence Class
*
G

Date of Full Licence
*
09/04/2003

Date of Probationary Licence
MM/dd/yyyy

Date of Learners Licence
09/04/2003

Date Insured Since
*
07/21/2025

Driver Training Completed
*
☐ Yes ☒ No

Years Insured
0

Years Licensed
21

Years Licensed(Continuous)
21

Driver Age
55

Date Licensed obtained in Germany (exchange country).

4. How should I enter driving history in Guidewire for a driver that is not from Canada, the U.S., or an approved Exchange County?

As per the OAF 1, always confirm the Canadian licensing date directly with the client. If the client is unsure or the date cannot be confirmed, you may reference the dates from the *Driver's Licence History Report (DLHR)* if available.

Note: The MVR first issue date may not be accurate and should not be the default data used in Guidewire.

Licence Type	Licence Class	Date of Full Licence	Date of Probationary Licence	Date of Learners Licence
Auto	G2		11/18/2023	09/29/2023

Licence Class	G2
Date of Full Licence	
Date of Probationary Licence	11/18/2023
Date of Learners Licence	09/29/2023
Date Insured Since	07/24/2024
Driver Training Completed	Yes
Date Completed Training Class	07/14/2024
Years Insured	0
Years Licensed	0
Years Licensed(Continuous)	0
Driver Age	26

Diagram illustrating the relationship between the dates entered in the form and the MTO issued dates:

- The **Date of Probationary Licence** (11/18/2023) and **Date of Learners Licence** (09/29/2023) are highlighted with yellow boxes.
- Arrows point from these two dates to a box labeled **Dates MTO issued G1 (Learners) & G2 (Probationary) licenses**.

5. What is a Driver's License History Report?

A *Driver's License History Report (DLHR)* is an official government-issued document that summarizes an individual's driving record. It is particularly useful in determining the dates on which MTO issued the license. If the broker already has this report on file, it can help ensure that the correct dates are entered. There is no expectation for the broker to order a DLHR; however, date first licensed used for rating must reflect accurate information.

The example provided below illustrates the information provided in a DLHR for a new driver to Ontario who is not from Canada, the USA, or an approved Exchange Country.

Ministry of Transportation Transportation Safety Division	Ministère des Transports Division de la sécurité en matière de transport	Ontario 
Ministry No./No. du ministère [REDACTED]		Search Date/Date de recherche (Y/A M D/J) 2024/12/06
DRIVER'S LICENCE HISTORY/ANTÉCÉDENTS DU PERMIS DE CONDUIRE		PAGE 01
DRIVER INFORMATION/RENSEIGNEMENTS SUR LE CONDUCTEUR		
Name/Nom..... [REDACTED] Address/Adresse..... [REDACTED]		
Reference No. or Driver's Licence No./ No de référence ou du permis de conduire..... [REDACTED]		
Date of Birth/Date de naissance (Y/A M D/J)..... [REDACTED]		
Sex/Sexe..... [REDACTED]		
Height/Taille..... [REDACTED]		
Class/Catégorie.....G2**		
Condition/Restriction.....*/N		
Earliest Licence Date Available/ Date d'obtention du premier permis de conduire...2022/09/29		
Expiry Date/Date d'expiration (Y/A M D/J).....2028/09/29		
Status/Statut.....LICENCED/TITULAIRE D'UN PERMIS DE CONDUIRE		
DATE Y/A M D/J	TRANSACTION/ TRANSACTION	D/L SER. #
23/09/29	REN APP D/L ISSUED DEM REN P/C DÉLIVRÉ	NO ISS. PAS DEL
23/09/29	PHOTO - EXPIRES 2034/03/28 PHOTO - EXPIRE LE 2034/03/28	
23/09/29	ORIGINAL - D/L ISSUED ORIGINAL - P/C DÉLIVRÉ	1723711
23/11/18	CHANGE OF CLASS/CORRECTIVE LENSES: G1**/* TO G2**/* CHANG. DE CAT./VERRES CORR.: G1**/* À G2**/*	2426614
DATE Y/A M D/J	CERTIFICATION/ ATTESTATION	COMPLETED/ TERMINÉ
24/07/24	BEGINNER DRIVER EDUCATION COURSE COMPLETED COURS DE CONDUITE POUR DÉBUTANTS TERMINÉ	2024/07/14 2024/07/14
***** END OF RECORD/FIN DU DOSSIER *****		

Date Drivers Training
Completed