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Claims and billing 1-844-974-GORE(4673)

Corporate office 1-800-265-8600

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.



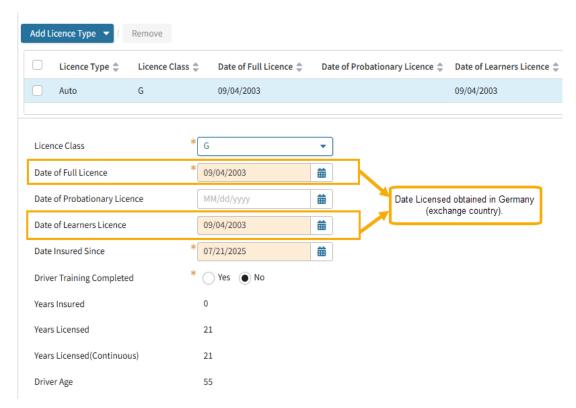


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- 3. How should I enter driving history in Guidewire for a driver from an approved Exchange Country who has successfully exchanged their license through the Ministry of Transportation?
- Broker can refer these cases directly to Gore Mutual
- Brokers 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:





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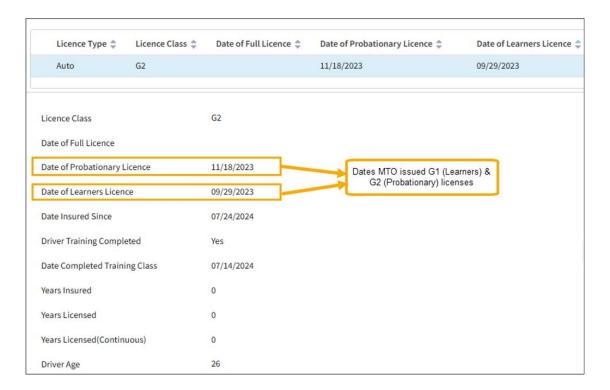
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4. How should I enter driving history in Guidewire for a driver that is not from Canada, the U.S., or an approved Exchange County?

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.





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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.

