

# **Appendix 6**

## **Underwriting Guidelines**

**BOARD of COMMISSIONERS of PUBLIC UTILITIES  
SUMMARY of GUIDELINES  
DECLINATION of INSURANCE  
REGULAR MARKET**

| <b>GUIDELINE #</b> | <b>DESCRIPTION</b>  |
|--------------------|---|
| <b>1</b>           | Risk has been cancelled or declined by previous insurer                     |
| <b>2</b>           | No previous insurance or unable to confirm coverage                         |
| <b>3</b>           | Lapse in insurance coverage of various lengths                              |
| <b>4</b>           | Principal operator under the age of 21                                      |
| <b>5</b>           | Operators with no driving experience and/or less than 12 months experience  |
| <b>6</b>           | New drivers over the age of 50  |
| <b>7</b>           | Principal operator over the age of 70                                       |
| <b>8</b>           | Vehicle is more than 10 years old with certain exceptions                   |
| <b>9</b>           | Principal operator is unemployed more than 6 months with certain exceptions |
| <b>10</b>          | Any driver who has a physical impairment                                    |
| <b>11</b>          | More than 2 comprehensive and/or specified perils claims in past 3 years    |
| <b>12</b>          | Vehicles not registered in the province                                     |
| <b>13</b>          | Vehicles with a low purchase price regardless of age                        |
| <b>14</b>          | Any risk unless there is supporting business of another type                |
| <b>15</b>          | Risks with a previously poor driving record                                 |
| <b>16</b>          | Non-payment of premium or payment by NSF cheque                             |

**Source: Insurance company underwriting manuals filed with the Board.**