

HIGH RISK DRIVER ASSESSOR

License Type

G



Number of non-payments in the past 3 years

Number of at-fault claims in the past 3 years

Convictions in the past 3 years



AM I HIGH-RISK

HIGH-RISK DRIVER ASSESSMENT TOOL

In Ontario, multiple insurers offer auto insurance, each with its own risk appetite. If your current insurance company drops you for exceeding their risk profile—whether due to the number or type of convictions, at-fault claims, or other factors—it doesn't necessarily mean you are high-risk. You may still qualify for coverage in the regular market.

Our HRDA tool simplifies these complex rules to provide broad guidance on where you stand. While outright high-risk factors like fraud or misrepresentation have been omitted, the tool captures the most common reasons drivers lose coverage.

FOR A DEFINITIVE ASSESSMENT CONSULT YOUR BROKER OR INSURER.