

Existing Business*		New Business**	
Acturis IHP:	Business incepted before 7/10/15	Acturis IHP:	Business quoted for & incepted on or after 7/10/15
CDL IHP:	Business incepted before 7/10/15	CDL IHP:	Business quoted for & incepted on or after 7/10/15
Applied IHP:	Business incepted before 14/10/15	Applied IHP:	Business quoted for & incepted on or after 14/10/15
Acturis, CDL, Applied Non IHP:	Business incepted before 1/11/15	Acturis, CDL, Applied Non IHP:	Business quoted for & incepted on or after 1/11/15
All Other Non IHP SWHs:	Business incepted before 1/11/15	All Other Non IHP SWHs:	Business quoted for & incepted on or after 1/11/15
E-Services & other systems:	Business incepted before 18/11/15	E-Services and other systems:	Business quoted for & incepted on or after 18/11/15

Third Party Fire & Theft

The Rule Change	We will decline any NB risk requesting this cover. Existing business* already placed on this basis will remain.
What message will be seen on the SWH?	"Cover other than Comprehensive is not acceptable"
What message will be seen on e-services?	The same refer message will be displayed

FAQs:

Will I be able to get a new business** TPFT quote?

No, when the changes are implemented you will no longer be able to obtain new business** TPFT rates.

I have existing business* with TPFT cover, will this renew once the rule changes have been implemented?

As existing business* will not be impacted by the rule changes, a renewal will be offered.

Can I change an existing policy* to TPFT at mid-term or RNL once the rule changes have been implemented?

No, you will not be able to change an existing policy* to TPFT.

Under 25's

Rule Change	We will decline any NB risk requesting any driver under the age of 25. (policyholder, main driver or young additional driver)
What message will be seen on the SWH?	"Minimum age of all drivers must be 25"
What message will be seen on e-services?	The same refer message will be displayed

FAQs:

Will I be able to get a New Business** quote where any driver is under age 25?

No, a decline message will appear "Minimum age of all drivers must be 25"

I have existing business* with drivers under 25, will this renew once the rule changes have been implemented?

As existing business* will not be impacted by the rule changes, a renewal will be offered.

I have existing policies* and may need to add drivers under 25 years at mid-term or renewal?

As existing business* will not be impacted by the rule changes, you will be able to add drivers under 25 years at mid-term and renewal.

What if the policyholder, main driver or young driver is under 25 but has held a licence for several years and had no incidents, claims or losses?

We will decline any New Business** with any driver under the age of 25 regardless of driving history.

What if the policyholder, main driver or young driver is under 25 and this isn't a type term car?

We will decline any New Business** with any driver under the age of 25 regardless of vehicle driven.

Open Driving & Open Driving 25+

(May also be known as "Any Driver" or "Any Driver 25+" plus any other "Open Driving" or "Any Driver" options available)

Rule Change	We will decline any NB risk that isn't on a named driver basis.
What message will be seen on the SWH?	"Open driving not available - must be named driver basis"
What message will be seen on e-services?	The same refer message will be displayed

FAQs:

Will I be able to get a New Business quote with Open Driving & Open Driving 25+?**

No, if any Open Driving option is selected on the system, a decline message will appear "Open driving not available – must be named driver basis"

I have existing business* with Open Driving & Open Driving 25+, will this renew once the changes are implemented?

Yes, as existing business* will not be impacted by the rule changes, a renewal will be offered.

Can I change an existing policy* to Open Driving at mid-term or renewal?

Yes, as existing business* will not be impacted by the rule changes.

Incidents / Claims or Losses

Rule Change	We will decline any NB risks disclosing more than 1 fault incident per driver within the 3 last years (Excluding Windscreen claims)
What message will be seen on the SWH?	"Due to more than 1 fault incident in the last 3 years"
What message will be seen on e-services?	The same refer message will be displayed

FAQs:

Will I be able to get a New Business quote where there's more than 1 fault incident per driver within last 3 years?**

No, a decline message will appear "Due to more than 1 fault incident in the last 3 years"

I have existing business* where there is more than 1 fault incident per driver in last 3 years, will this renew once the rule changes are implemented?

Yes, as existing business* will not be impacted by the rule changes, a renewal will be offered.

What if more than 1 driver has 1 fault incident, claim or loss within the last 3 years?

A new business** quote could be obtained as only 1 fault incident per driver. If any drivers have more than 1 fault incident, claim or loss within the last 3 years, the quote will be declined.

If I place business after the rule changes have been implemented, with 1 fault incident within the last 3 years and the policy incurs another fault incident before next years renewal, will the next renewal decline?

Yes, the renewal will be declined.

A New Business policy has incurred 1 theft claim and 1 fault incident in last 3 years, will I be able to obtain a quote?**

No, the policy will be declined.

An existing policy* has 2 claims; however the driver at fault for the 2nd incident is no longer on the policy?

The policy would be accepted.

Motoring Convictions

Rule Change	We will decline any NB risks where there are more than 2 driving convictions in the last 3 years or where the message displayed is "Conviction history is unacceptable"
What message will be seen on the SWH @ NB & RNL?	"Conviction history is unacceptable"
What message will be seen on the SWH @ MTA?	Where an additional driver is being added mid-term who has more than 2 motoring convictions within the last 3 years or where the following message is displayed "Conviction history exceeds set limit"
What message will be seen on e-services?	The same refer message will be displayed

FAQs:

Will I be able to get a New Business quote where any driver has more than 2 convictions within the last 3 years or where I receive the message "Conviction history is unacceptable"?**

No, where any driver has more than 2 motoring convictions within the last 3 years or where decline message "Conviction history is unacceptable" appears.

I have existing business* where drivers have more than 2 convictions in the last 3 years?

As existing business* will not be impacted by the rule changes, a renewal will be offered.

If a driver receives a 3rd motoring conviction mid term, on a New Business policy will that cancel the policy?**

The policy will not be cancelled mid-term but will be declined at the next renewal.

Temporary Adjustments

U/W rule changes will not apply to Temporary Adjustments for OGI Brokers. Live date is TBC.

Temporary Adjustments – No Temp Drivers Under 25

Rule Change	No Temporary drivers under 25
What message will be seen on the SWH?	"Temporary driver's age is less than 25"

FAQs:

Will I be able to add a temporary young driver to an existing policy*?

As existing business* will not be impacted by the rule changes, a temp MTA can be applied.

Will I be able to add a temporary young driver to a new business policy?**

No

Temporary Adjustments – No Temp Drivers with more than 1 fault claims in last 3 years

Rule Change	Temporary Adjustments: No Temporary drivers with more than 1 fault incident in last 3 years
What message will be seen on the SWH?	"Due to more than 1 fault incident in the last 3 years"

FAQs:

Will I be able to add a temporary driver with more than 1 fault incident in last 3 years to an existing policy*?

As existing business* will not be impacted by the rule changes, a temp MTA can be applied

Will I be able to add a temporary driver with more than 1 fault incident in last 3 years to a new business policy?**

No

Temporary Adjustments – No Temp Drivers with more than 2 motoring convictions or Error Message Displayed

Rule Change	Temporary Adjustments: No Temporary drivers with more than 2 motoring convictions or where the message displayed is “Conviction history is unacceptable”
What message will be seen on the SWH?	“Conviction history exceeds set limit”

FAQs:

Will I be able to add a temporary driver with more than 2 motoring convictions to an existing policy*?

As existing business* will not be impacted by the rule changes, a temp MTA can be applied

Will I be able to add a temporary driver with more than 2 motoring convictions or where the error message “Conviction history is unacceptable” is displayed to a new business policy?**

No

Temporary Adjustments – No Temp Drivers with Open Driving 25+

Rule Change	Temporary Adjustments: No Temporary drivers with Open Driving 25+
What message will be seen on the SWH?	“Drivers under the age of 25 are not acceptable for this driving restriction”

FAQs:

Will I be able to add a temporary driver under the age of 25 to an existing policy* with Open Driving 25+?

No, drivers declared must 25 and over.

Temporary Adjustments – No Temp Drivers with TPFT Cover

Rule Change	Temporary Adjustments: No TPFT Cover
What message will be seen on the SWH?	“Temporary adjustments are not available for TPFT policies”

FAQs:

Will I be able to add a temporary driver to an existing policy* which has TPFT cover?

As existing business* will not be impacted by the rule changes, a temp MTA can be applied

Additional Broker FAQs

Impact on existing business*

How will the rule changes effect existing business*?

Mid Term Adjustments (MTAs) and Renewal (RNLs) will not be impacted by the rule changes.

How will the rule changes effect “Distinct” business?

Distinct will not be impacted by the rule changes.

I re-broke my Renewals, what does this mean for me?

If you re-key existing business* as new business** at renewal, the new rules will apply.

I’m a CDL broker and just moved on to IHP and have to re-broke my Renewals, what does this mean for me?

In the short term renewals impacted by these changes should be renewed on the existing ARI Powerpoint Product (DD) not re-broked on the new IHP Powerpoint Product (RH)

How does this impact my Broker led renewal process?

If you have to re-key existing business* as new business** at renewal, the new rules will apply.

My SWH system has an error and I am making changes to existing business*, will the new rules apply?

The underwriting rules prior to the changes will stand and your underwriting contact will be able to re-issue manually on Exceed.

My SWH system has an error and I am making changes to a new business**, will the new rules apply?

If the risk does not meet the new underwriting rules, we will decline the business.

How does this impact the Aviva Personal Best transfer?

For all renewal risks transferring from Aviva Personal Best to a Software house or E-services, the new rules will apply.

How does this impact existing business* if I change SWH or acquire business?

If you have to place existing business* as new business** onto your new Software house, the new rules will apply. Please contact your Business Development Manager if you wish to discuss the overall approach to the SWH transfer or acquisition.

Will the rule changes apply to Aviva Direct?

The rules won’t be applied to Aviva Direct. The changes we are making to our Broker private car underwriting rules are an essential way of substantially reducing claims and fraud volatility. Our Direct book has increased underwriting system sophistication reducing our exposure to these risks. As our sophistication in Broker improves we will review our position.

General Queries

How will the rule changes affect broker websites and price comparison site?

The new rule changes will affect any new business** quotes completed on broker websites or price comparison sites.

Will you honour quotes within the first 30 days of implementing the rule changes?

If within the first 30 days of implementing the rules a guaranteed quote was gained which now doesn’t fit your SWH acceptance criteria, provided there have been no changes to the risk or the inception date, we will re-issue on a manual basis and stand by the guaranteed premium.

If your SWH is Applied, both the ARI Powerpoint Product and the new IHP Powerpoint Product will be available for a couple of weeks after the rule change implementation. So if within the first 30 days of implementing the rules a guaranteed quote was gained which now doesn’t fit your SWH acceptance criteria on the IHP Powerpoint Product, provided there have been no changes to the risk or the inception date, we will stand by the guaranteed premium but using the ARI Powerpoint Product instead.

Who should I contact if I have a query?

- (a) If you have an underwriting or technical query relating to a specific case please contact your usual *Underwriting contact*.
- (b) If you have a query relating to your overall book of business or relationship with Aviva please contact your *Business Development Manager*.