

## **Beneva advances integration of Gore Mutual and Unica** ***What this means for you and your business***

As of January 1, 2026, Beneva has completed its merger with Gore Mutual Insurance Company. Gore Mutual now joins Unica Insurance as part of Beneva's Property & Casualty business in Ontario and the West.

This milestone marks the transition from planning to execution as we begin integrating Gore Mutual and Unica over the coming year—while continuing to operate both businesses separately during this transition period. We've developed some [Questions and Answers](#) for brokers that you may have. Read on for further details on the next steps.

### **Leadership supporting a smooth transition**

Effective January 1, 2026, I assumed the role of **Executive Vice President and Leader, P&C Ontario and West at Beneva**, with overall accountability for Gore Mutual and Unica. Leadership teams across both organizations continue to play an important role in guiding operations and supporting brokers through this transition.

This structure ensures:

- Clear accountability
- Continuity in broker relationships
- A strong voice for broker-distributed business within Beneva

I would also like to recognize **Guy Lecours** for his leadership of Unica over the past several years and for the stewardship that helped position the organization for this important next chapter. As we begin to execute on the integration, Guy, who will continue to have overall accountability for L'Unique, will ensure continuity and a smooth transition, along with Unica's leadership team, who will continue to play a key role in guiding operations and supporting our integration.

### **What this means for you**

This integration is about strengthening the broker value proposition—not changing it.

Bringing Gore Mutual and Unica together under Beneva creates a larger, more diversified mutual insurer with greater scale, financial strength, and long-term stability. For brokers, this means:

- A stronger market partner with increased capacity to invest in products, pricing, and capabilities
- Greater resilience in a volatile and competitive insurance environment
- Expanded expertise and resources to support profitable growth
- Continued commitment to the broker distribution model outside Quebec

In short: this integration strengthens our ability to support your business for the long term.

## What's not changing

We know continuity matters. Throughout 2026, there are **no immediate changes** to how you do business with us:

- Gore Mutual and Unica will continue to operate as **separate businesses**
- Existing broker agreements, commissions, and contracts remain unchanged
- Each brand will remain in market during the transition period
- Your day-to-day relationships, contacts, and service model remain the same

You can continue to place business with Gore Mutual or Unica exactly as you do today.

## Broker appointments and agreements

To address questions we've received from brokers across both organizations:

- **Broker appointments:** For now, Gore Mutual and Unica will continue to issue broker appointments independently, based on their own merit, alignment, and opportunity.
- **Broker agreements:** Existing broker agreements remain in place for the time being. When the Unica and Gore Mutual businesses are fully integrated, brokers will have one unified broker contract. Details will be communicated to brokers with ample notice.
- **Broker of Record (BOR) changes:** During the transition period, Gore Mutual and Unica will **not accept BOR changes on each other's policies** (Commercial or Personal). Each company will continue to accept BOR changes **on its own policies in the normal course of business**. Any movement of business between Gore and Unica would be treated as new business and assessed on standard underwriting and pricing terms.

## Commercial Insurance submissions

During the transition period:

- Brokers should continue to submit Commercial Insurance business to **Gore Mutual and Unica separately**
- Underwriting and pricing decisions will be assessed on the **individual risk merit**
- Neither organization will pursue out-of-the-ordinary pricing or underwriting subjectivity solely to acquire business

This approach ensures consistency, underwriting discipline, and fairness across both organizations.

## How integration will unfold

Integration will take place in stages, with a strong focus on maintaining stability for brokers and customers.

Over the next year:

- Gore Mutual and Unica will continue operating independently while work progresses on systems, workflows, and target operating models
- Any changes for brokers will be carefully planned, phased, and communicated well in advance
- Our priority is minimizing disruption and maintaining service excellence

## A continued commitment to the broker channel

Beneva remains firmly committed to the broker distribution model outside Quebec and will continue to offer products exclusively through brokers in those provinces.

While Beneva offers some direct-to-consumer products in Quebec, there is no intent to expand the direct model outside Quebec. Brokers remain central to our growth strategy.

## Gore Mutual legal name update

As [previously communicated](#) to Gore brokers:

- Gore Mutual's members are now members of Beneva Mutual
- Gore Mutual Insurance Company's legal name has changed to **Gore Insurance Company**
- **For customers:**
  - We've included a policy package insert explaining the name change. [Download a copy here.](#)
  - We've updated our policy cover letters with a notice of the name change.
  - We've updated our billing notices, and starting January 1, 2026, the [payment information page](#) will be updated to reflect the new legal name, Gore Insurance Company.

There is no impact to customers, policies, broker agreements, or commissions as a result of this legal name change.

## Looking ahead

By bringing Gore Mutual and Unica together under Beneva, we are building a stronger, more resilient mutual insurer—one that is purpose-driven, financially sound, and committed to the broker model for the long term.

We will continue to share updates as integration progresses and will communicate clearly, early, and with your business in mind.

Thank you for your continued partnership and trust of our two companies.

Warm regards,

**Andy Taylor**

Executive Vice President and Leader, P&C Ontario and West  
Beneva