GORE MUTUAL
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Broker Bulletin

Rating updates to Personal Private Vehicles

Following our previous Personal Auto update, we are introducing a broader set of rating variables along with new risk-specific characteristics. Together, these changes will result in premium reductions for qualifying clients, with pricing more accurately aligned to individual risk profile.

Effective dates:

- New business: October 20, 2025
- Renewals: December 13, 2025

Why it matters

- Qualifying clients will see an average reduction of 2.5% to their premiums.

Definition clarifications

Clarifications on the definitions 'Valid Operator's Licence' and 'Years Licence' have been added to our broker manual. Please refer to the broker manual for full clarifications and our **FAQ** to address common questions.

As per the OAF 1, date first licensed must represent the date the driver was licensed in Canada or the USA. Where drivers have relocated to Ontario and are considered part of the Ontario Exchange Agreement, brokers must refer to Gore Mutual to ensure the correct date licensed is entered.

Have questions?

If you have any questions, please contact your business development representative.

Our manuals have been updated to reflect all the above changes and are available on **GoBroker**.

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