Getting ready for 2027: what Gore Mutual brokers need to know

What changes in January depends on whether you currently write only with Gore or with both Gore and Unica.

As we continue bringing Gore and Unica together as Beneva, you'll begin seeing some changes in the new year.

What those changes mean for you will depend on whether you currently write only with Gore or with both Gore and Unica.

If you currently write only with Gore

Your experience remains relatively straightforward.

You'll continue quoting, writing and servicing Gore business through Guidewire using your existing access and broker codes.

As part of our transition to Beneva, Gore will transition to the Beneva name in Quote Vendors during the first two weeks of January. Timing will vary by Quote Vendor, so you may continue to see Gore until your provider makes the change.

Regardless of whether you see Gore or Beneva in your Quote Vendor, the underlying business continues through Guidewire.

For policies effective before April 1, current products, pricing and rules continue to apply.

April 1 is the next major milestone
Beginning April 1, 2027, updated products, pricing, policy wordings, limits and underwriting rules will apply to applicable new business and renewals.

We'll share more detailed information and training about these changes before they take effect.

If you currently write with both Gore and Unica

From January through March, you may work across both OPUS, Unica's policy system, and Guidewire, depending on the business you're working with.

Your existing Gore business will continue in Guidewire, while existing Unica business will remain in OPUS until it reaches its applicable conversion at renewal.

For Personal Lines, you may see quotes from both Unica and Gore/Beneva in your Quote Vendor during the January-to-March coexistence period:

- Unica quotes will continue to be available for eligible new business with effective dates before April 1.
- Gore will transition to the Beneva name in Quote Vendors during the first two weeks of January. Until your Quote Vendor makes that change, you may continue to see Gore.

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During this period, you can choose which quote to proceed with. The option you select determines what happens to the policy afterward:

- If you select the Unica quote, the policy will be written in OPUS and follow the existing Unica process, products and pricing. If the policy remains active, it will transition from OPUS to Guidewire at the next renewal.
- If you select the Gore/Beneva quote, the policy will be written in Guidewire. Because it is already on the Guidewire platform, it will follow the Guidewire renewal process and will not require a future OPUS-to-Guidewire platform conversion.

Commercial Lines works differently
If you currently write Commercial Lines business with both Gore and Unica, continue following your existing submission process during the January-to-March coexistence period.

For Commercial Property, Fleet and Garage, Underwriting will determine which system to use.

IRCA works differently. Because IRCA rates and underwriting rules are filed with FSRA, during the January-to-March coexistence period, you may receive both a Unica quote for OPUS and a Gore/Beneva quote for Guidewire. Choose the option that best meets your client's needs.

Whether you submit through your Quote Vendor or by email, continue following your existing submission process. We'll respond through the appropriate quoting process.

Know where to go for help
If you currently write with both Gore and Unica, the support experience will also evolve during the first part of the year.

In January:

- For Unica business in OPUS, continue using your existing Unica support number.
- For Personal Lines or IRCA business in Guidewire, call 1-844-974-4673 (for Personal Lines business, your Gore/Guidewire broker code is required).
- For Commercial Property, Fleet or Garage business, continue working with your existing underwriting contact.
- For Commercial Property, Fleet or Garage new business and endorsement requests, we recommend emailing Commercial@beneva.ca beginning January 4. The existing commercial@unicainsurance.com and commercial@goremutual.com email addresses will continue to work, with requests directed to the new Beneva mailbox.

Beginning February 1, call 1-844-974-4673 and follow the prompts. You'll be directed to the appropriate team based on the policy or support you need.

One way to identify where an existing policy is being managed during the transition is its policy number:

Policies beginning with G are in Guidewire; Policies beginning with Y are in OPUS.

What you may see in your BMS
If you currently write with both Gore and Unica, you may also receive different types of BMS downloads while OPUS and Guidewire operate alongside one another.

For example, you could receive downloads for:

- Unica business written or renewed in OPUS;
- Gore business written or renewed in Guidewire; and
- Unica renewals transitioning to Guidewire for April 1 effective dates and beyond.

We'll provide more detailed guidance about converted policy numbers, BMS matching and any actions you may need to take before the first policies transition.

April 1 is the next major milestone
Beginning with applicable renewals effective April 1, 2027, existing Unica policies will start transitioning from OPUS to Guidewire as they renew.

This does not mean every Unica policy moves to Guidewire on April 1. Policies that have not yet reached their applicable renewal will remain in OPUS until they transition.

April 1 will also introduce updated products, pricing, policy wordings, limits and underwriting rules for applicable new business and renewals.

We'll share more detailed information and training about these changes before you need it.

What you need to do

If you currently write only with Gore:

- Continue using Guidewire for your Gore business.
- Be aware that Gore will transition to the Beneva name in Quote Vendors during the first two weeks of January.
- Watch for upcoming information and training about April 1 product and process changes.

If you currently write with both Gore and Unica:

- Continue using Guidewire for your existing Gore business and OPUS for existing Unica business.
- Be prepared to work across both systems during the January-to-March coexistence period.
- Know which system the quote or policy you're working with is in and use the corresponding process and support route.
- Watch for additional information about Unica policy conversion, BMS impacts and the April 1 changes.

Three things to remember

1. If you currently write only with Gore, continue using Guidewire and your existing processes for your Gore business.
2. If you currently write with both Gore and Unica, be prepared to work across both OPUS and Guidewire from January through March, depending on the business you're working with.
3. April 1 is the next major milestone, when applicable Unica renewals will begin transitioning to Guidewire and updated products, pricing, policy wordings, limits and underwriting rules will take effect for applicable new business and renewals.

Payment methods in 2027

Starting January 5, 2027, your customers can continue using the payment methods available to them today. Please share this information with customers who enquire about payment methods.

There's a lot changing, but you don't need to memorize every scenario. Training, the Broker FAQ and your Business Development Manager are available to help you navigate the transition and find the information you need.

Thank you for your continued partnership as we prepare for the next stage of our transition to Beneva.