

New rating territories, revised resources: What's new in personal auto at Gore

Gore Mutual is updating its personal auto rating territories as part of our participation in FSRA's Territories Test & Learn Environment (TLE)—a regulatory initiative focused on modernizing auto insurance and aligning pricing with today's driving patterns.

Effective dates:

- **New business:** August 1, 2025
- **Renewals:** November 1, 2025

What's changing and why it matters

These updates help ensure premiums more accurately reflect regional driving risk while supporting transparency and consistency in quoting.

New rating territory structure

- The Greater Toronto and Hamilton Area (GTHA) territories will be redefined into new territories for private passenger vehicles (PPV) vehicles only.
- Customers with PPVs in the GTHA may experience updates to territorial classifications and rating, which could impact their insurance premium.
- Overall, the impact of these changes is revenue neutral. We are introducing measures to assist with stabilizing the renewal rates.
- These updates are designed to support pricing accuracy and align with FSRA's TLE objectives—helping you improve your conversations with customers.

Auto Manual split for clarity and enhanced usability

The Auto Manual is now split into two separate manuals:

1. Personal Auto; and
2. Individually Rated Commercial Auto (IRCA).

With this update you will experience easier navigation and clarity when using Gore's auto resources.

Where to find updated auto resources

Starting July 24, all updated materials—including the revised Auto Manuals and the Personal Auto Rating Territories document, which outlines the updated territory structure, will be available on [GoBroker](#).

Please note: The Personal Auto Rating Territories will now be maintained as a standalone PDF outside of the Personal Auto Manual.

If you have any questions, please contact your Business Development Representative.