

Sustainability Report



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About Gore Mutual Insurance Company

For the 2025 reporting year, Gore Mutual Insurance Company (“Gore”) operated as a Canadian, federally regulated insurance company, governed by the Insurance Companies Act of Canada and supervised by the Office of the Superintendent of Financial Institutions. Gore was registered to do business in every province (except Quebec) and territory in Canada, and its insurance operations were governed by the provincial and territorial Insurance Acts and Superintendents.

Gore offered a range of personal and business insurance products, including personal auto, home, condo, tenant, seasonal, water coverage, earthquake, and high-value home insurance, as well as business auto, property, and casualty insurance.

Built on a foundation of financial strength for more than 185 years, Gore was one of Canada’s first property and casualty insurers. With offices in Cambridge, Toronto, and Vancouver, Gore was a Canadian mutual company offering competitive insurance products through trusted broker partners. Every decision and investment we make, has been anchored in the long-term benefits to customers, members, and communities.

Regulatory and ownership update

(post-reporting period)



Effective January 1, 2026, following the completion of its merger transaction with Beneva Mutual, Gore Mutual Insurance Company's legal name became Gore Insurance Company. The new legal name reflects the movement of Gore's mutual members to Beneva.

Gore became a subsidiary of Beneva and transitioned to a provincially-regulated insurance company overseen by the Autorité des marchés financiers (AMF). As of this date, Gore is registered to do business in all Canadian provinces and territories.

This change occurred after the reporting period covered in this 2025 report; therefore, all financial, operational, and regulatory information presented in this report reflects Gore's status as a standalone, federally regulated insurer during 2025.

This will be Gore's final stand-alone *Sustainability Report*. In the future, Gore will be incorporated within Beneva's sustainability disclosures.

Throughout the report, you will see this icon. Clicking this icon will direct you to the merger page for additional information.



Our values



Do it right

We genuinely care about the well-being of everyone our business touches. We strive to always do right by our people, brokers, customers, and communities we serve.



Make it better

Continuous improvement is how we got to where we are today, and it remains our vision for an even better tomorrow—both for our collective growth and for the strength of our communities.



Keep it simple

Simpler is better. It's our job as experts to make things as clear and easy as possible for our people, our brokers, and our customers. We always aim for integrity and clarity in what we say and do.

Insurance that does good, this is our purpose.

Grounded in our purpose and guided by our core values, we believe that by being good to and doing good by our employees, customers, and broker partners, we benefit not only them but also us, which in turn allows us to spread good in our communities. This is what drives our work to become a purpose-driven, digitally led, national insurer.

About this report

Our *Sustainability Report* describes our approach, performance, and achievements in relation to our Purpose Framework and environmental, social, and governance (ESG) priorities.

Throughout this report, we aim to be transparent about the journey we are on, the goals we aim to set, and the challenges we may face regarding environmental and social issues impacting our industry.

We prioritize data-driven reporting and emphasize quantitative measurements. At the same time, we recognize the importance of qualitative data in effectively communicating our ambitions and journey to our employees, customers, members, brokers, and the communities we serve.

The structure and content of this report are informed by the following leading sustainability frameworks.



Global Reporting Initiative (GRI)

GRI is a non-profit organization that provides a comprehensive sustainability reporting framework, which sets out the principles and indicators by which organizations measure and report their economic, environmental, and social performance.



Office of the Superintendent of Financial Institutions Canada (OSFI) Guideline B-15: Climate Risk Management

In 2023, OSFI released the B-15: Climate Risk Management Guideline, which provides Federally Regulated Financial Institutions (FRFIs) with principles-based guidance for managing climate-related risks.

As a federally regulated Canadian mutual insurance company, the OSFI B-15 guideline became applicable to our organization for the 2025 fiscal year. **See OSFI B15 and AMF Climate Risk Management Guideline Disclosure Section** for more information.



Autorité des marchés financiers (AMF) Climate Risk Management Guideline

AMF is the body mandated by the Government of Quebec to regulate Quebec’s financial markets and assist consumers of financial products and services. In 2024, the AMF released its Climate Risk Management Guideline, setting principles based expectations for how Quebec regulated insurers manage climate related risks. The Guideline aligns with the Taskforce on Climate-related Financial Disclosures (TCFD) and ISSB (as defined to the right) standards and applies to licensed insurers operating in Quebec. **See OSFI and AMF Climate Risk Management Guideline Disclosure** section for more information.



International Sustainability Standards Board (ISSB) & Canadian Sustainability Standards Board (CSSB)

ISSB’s mandate is to deliver a comprehensive global baseline of sustainability-related disclosure standards that provide investors and other capital market participants with information about companies’ sustainability-related risks and opportunities to help them make informed decisions.

Although S1 General Requirements for Disclosure of Sustainability-related Financial Information and S2 Climate-related Disclosures (together, the ISSB Standards) have been finalized, and the CSSB released the Canadian Sustainability Disclosure Standards in December 2024, they are not binding in Canada as of the date of this report.


Boundaries

This report covers our activities during Gore’s 2025 fiscal year. All facts and figures are as of December 31, 2025, and do not reflect the current post-January 2026 merger state, unless stated otherwise. This report includes information from the operations of Gore Mutual Insurance Company only. All dollar amounts are in Canadian currency.


2025 Highlights




\$1.6M invested in our community




Advanced progress toward our **net-zero operational emissions target**



52.4% female representation at the VP+ level



Achieved a combined **Auto and Property Claims NPS** score of **42.5**



Completed the **Experimental Phase** for the **Climate and Equity Lab**



Expanded the **Broker and Customer Experience Program** across Personal and Commercial Lines

CEO & Chair message

After operating for over 185 years as Canada’s oldest mutual insurance company, 2025 represents the end of a proud and historic period for Gore Mutual and the beginning of an exciting new chapter as we join Beneva, Canada’s largest mutual insurer.

Our commitment to purpose has spanned the entire history of our organization, and over the past five years, we have invested in how we approach purpose across our organization. We are therefore pleased to share an update on our purpose journey and the results of our efforts in 2025.

While this is our final Sustainability Report for Gore Mutual, our work will live on within Beneva, allowing our purpose to continue as part of a broader commitment to investing in the resilience and prosperity of our communities.

Purpose as part of our Next Horizon journey

We first introduced the concept of **Insurance that does good** in 2022 as part of our Next Horizon Strategy. Since then, it has guided how we approach relationships with our employees, customers, members, brokers, and communities, and ultimately, how we generate value beyond profit, through purpose.

Over the past five years, our focus has been on building the foundation for embedding purpose in our business model and outlining how we want our employees to champion our purpose values within our organization and communities. Our *Modern Mutual Model* set the groundwork for how we wanted to engage our peers, brokers, and suppliers on topics like sustainability, climate change, and diversity, equity, and inclusion—reinforcing our mindset that we can have a bigger impact by collaborating with like-minded organizations.

We have worked hard to build strong relationships within and across our industry, partnering with peers and working groups through shared initiatives focused on tackling environmental and social challenges through collective action.

Over the past year, our efforts have clearly delivered the value we set out to achieve, including:

- Making progress against our 2025 net zero targets by completing all our 2025 energy reduction initiatives at our Cambridge Campus.
- Reinforcing our commitment to purpose across our value chain by implementing our Vendor Code of Conduct which includes key sustainability, community, and DEI requirements.
- Meeting key climate risk regulatory requirements, with this year representing a pivotal period from a disclosure perspective.
- Reaffirming our commitment to DEI by continuing to support local inclusion-focused organizations, completing the current two-year term of our DEI Council, and planning for a new council with refreshed focus areas and priorities.
- Advancing the Gore Mutual Foundation’s strategic priority on addressing the impact of climate change on vulnerable groups in Canada through the Climate & Equity Lab and by supporting local organizations driving community-led resilience efforts.

We are proud of the work we have accomplished over the past five years, and the progress realized in 2025. Looking ahead, we’re excited to build on this momentum and see how this work continues to evolve in partnership with Beneva.

Reinforcing our commitment

As we move into the next phase of our journey, operating as a standalone subsidiary under the Beneva brand, we remain committed to purpose, reinforced by our values as a modern mutual to support our employees, customers, members, brokers, and communities to thrive and prosper into the future.

The merger with Beneva brings together two well-established, financially strong, trusted brands with complementary businesses from a capability, geographic, and cultural standpoint, reinforcing the meaningful role of mutuals in the Canadian insurance industry. With our shared values and commitment to purpose, we look forward to working with Beneva to continue investing in the areas most important to our employees, brokers, and communities.

On behalf of our Board and Executive Committee, we thank all Gore Mutual employees for living our purpose and delivering on **Insurance that does good**.



Andy Taylor

Andy Taylor

President & Chief Executive Officer



Neil Parkinson

Neil Parkinson

Chair of the Board of Directors



our purpose

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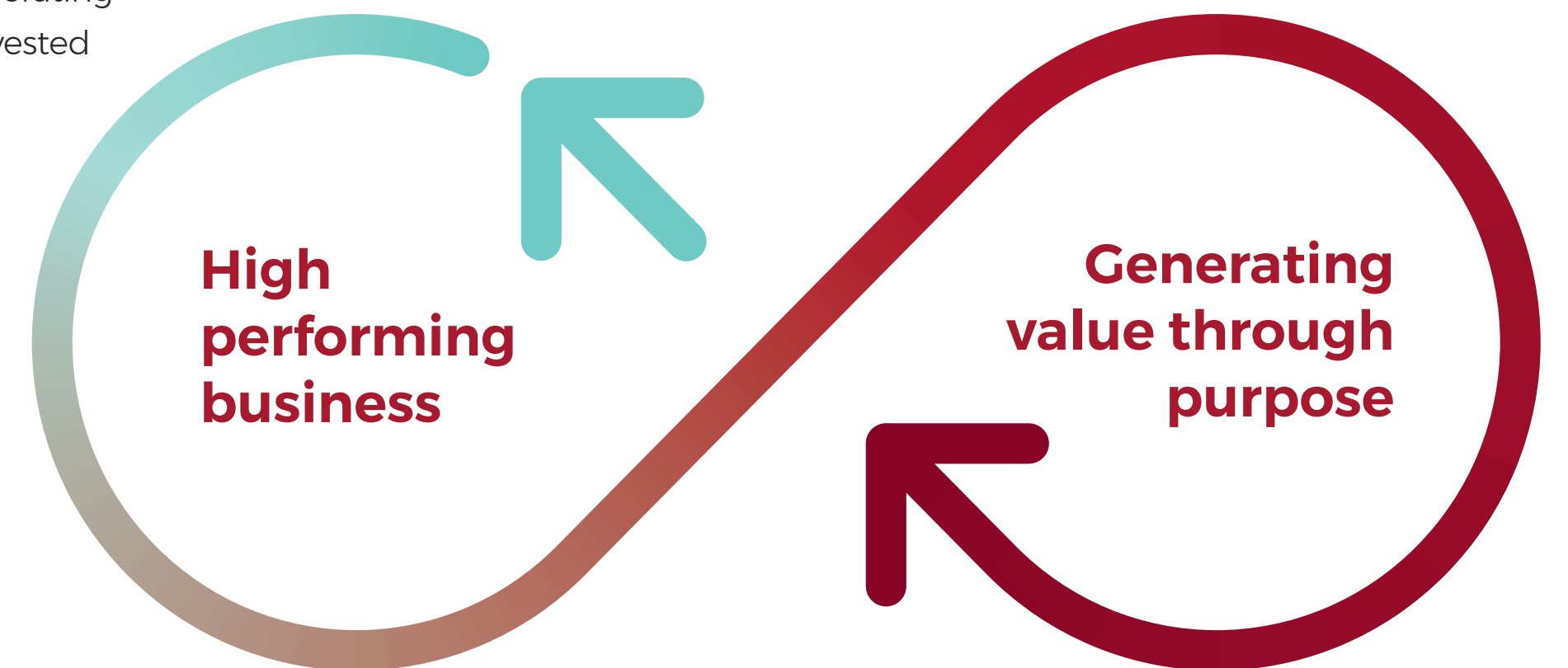
Our purpose

Insurance that does good—this is our purpose and our call to action. It guides how we show up for employees, customers, members, brokers, and the communities we serve, and drives our work to become a purpose-driven, digitally led national insurer.

Over the past three years, we have invested time and resources in understanding how we bring our purpose to life. We have learned that to create value through purpose, we must be a high-performing business capable of generating strong results. These results are then reinvested to generate further value for our brokers, employees, and communities—all through purpose. This is the foundation of our *Modern Mutual Model*. As a mutual insurance company, we have the power to define what value means and for whom. Our surplus is invested back into our organization or used as a driver of that value. Ultimately, if we invest in the resilience of our communities, their success can, in turn, help drive our business success.

Our business model enables us to consider social and environmental issues as we strive to have a deeper positive impact on the communities we serve.

Modern Mutual Model 2.0 Infinite Circle of Good



ESG Governance

Gore's Purpose Framework is led by our Vice President and Head of Purpose and Sustainability, a role that was created in 2021. The Vice President reports directly to the Chief Executive Officer (CEO), with a dotted line reporting to the Board of Directors (the Board), ensuring our purpose and ESG priorities align with Gore's business strategy, while also setting clear accountability and oversight by the Board on the progress being made.

The Board has actively invested in its education in the areas of purpose and ESG, receiving external briefings on sustainable investing and climate change, as well as internal presentations on our progress around sustainable investing, climate change, ESG disclosures, diversity, equity, and inclusion, and social impact. The following topics have been covered by the Board and its internal committees over the past three years:

- Sustainability and climate change (the Board)
- Climate risk (Risk Committee)
- Social impact (Gore Mutual Foundation and the Board)
- Impact investing and social enterprises (Gore Mutual Foundation)
- ESG disclosures (the Board and Audit Committee)



Purpose Governance Framework

Integrating purpose into our business strategy is dependent on us having a formal governance and management structure with clear accountabilities related to purpose. It helps ensure we are focused on this integration and take into consideration the many trade-offs that often must be considered.

Board of Directors

Gore's Board of Directors (the Board) is responsible for approving the Purpose Framework and sustainability priorities. They provide oversight over reporting practices and benchmarks and review global trends and practices in corporate disclosure of non-financial performance. The Board has oversight over purpose, sustainability, and climate change, including climate change risk, and incorporates them into the company's overall risk management system and processes, confirming compliance with regulatory requirements. Purpose, sustainability, and climate change topics are included as part of the Board Committee updates.

Executive

The Executive Committee has a standing monthly meeting where they discuss organizational priorities, including purpose. The Executive Committee meetings are chaired by Gore's CEO to ensure clear alignment on responsibilities and executive accountabilities related to purpose, and that our Purpose Framework aligns with our business strategy and priorities.

Operational

Gore's Purpose Framework is led by our Vice President and Head of Purpose and Sustainability. The Purpose team has cross-functional priorities that touch all parts of the organization. They lead the implementation of the Purpose Framework, as well as three cross-functional working groups and councils:

1. OSFI B-15 Internal Working Group
2. Net Zero Operations Working Group, and
3. Employee DEI Council.

Board of Directors



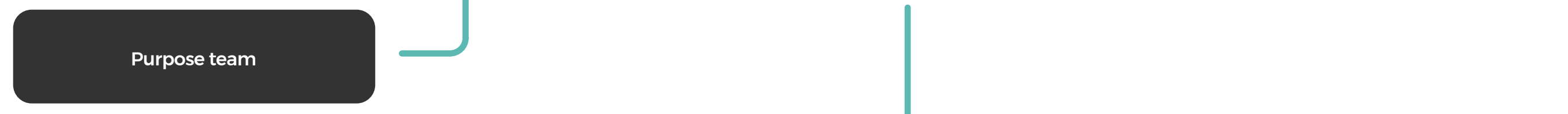
- Approves purpose strategy, framework, and sustainability priorities
- Provides oversight on reporting practices and benchmarks
- Reviews global trends and practices in corporate disclosure of non-financial performance

Executive



- Consists of members of the Executive Committee including the Chief Executive Officer
- Meets monthly
- Reviews and approves purpose mandate, strategy, commitments, and disclosures

Operational



Defines the Purpose Framework and operationalizes annual plans working closely with all business units and functions to achieve objectives

<p>OSFI B-15 Internal Working Group <i>Launched in 2024</i></p> <ul style="list-style-type: none"> • Operationalizes OSFI B-15 Climate Risk guidance to meet regulatory requirements • Includes representatives from our Risk, Finance, Underwriting, Compliance, People Experience, and Data Management teams 	<p>Net-Zero Working Group <i>Launched in 2024</i></p> <ul style="list-style-type: none"> • Operationalizes our 2035 net zero operations target workplan • Includes representatives from our People Experience, Facilities/Real Estate, and Finance teams 	<p>Employee DEI Council <i>Launched in 2022</i></p> <ul style="list-style-type: none"> • Helps map out our organizational DEI journey • Comprised of 12-15 members and an Executive Sponsor, all with a two-year term
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Purpose Framework & Sustainable Development Goals

Our purpose, **Insurance that does good**, is how we use our resources, finances, and operations to generate value; but it is more than what we do ourselves—it is also a call to action to inspire others to look beyond profit and identify ways to generate greater value for our communities.

Our goal is to make purpose a decision compass, guiding our decision-making for how we do business and how we impact and generate value for our employees, customers, members, brokers, and communities.

Our Purpose Framework, which we launched in 2022, consists of three pillars: Be Good, Do Good, and Spread Good.

At the start of this journey, we engaged our employees and strategic broker partners to identify where they believed Gore could have the biggest impact in moving our industry forward. We also solicited their input on which United Nations Sustainable Development Goals (SDGs) we should prioritize. These discussions helped us identify the three SDGs that we focus on in our Purpose Framework—poverty, equity, and climate change.

Be Good

We are committed to doing business the right way, holding ourselves and our partners to a higher business standard. We strive to foster a culture that supports our people with flexible workplaces that welcome diversity, equity, and inclusion.

Relevant ESG topics

- Diversity, equity, and inclusion
- Health & well-being
- Operational footprint
- ESG risk
- Governance/ethics



Do Good

We strive to provide customers with more value and service—especially when they need it most. We nurture strong relationships with our broker partners, making doing business simple, sharing goals, and investing in a more resilient future, every day.

Relevant ESG topics

- Responsible procurement
- Sustainable investing
- Climate change
- Building resilient products/services



Spread Good

We believe there is more than enough good to go around. We continue to partner with organizations across Canada that aim to have a meaningful impact.

Relevant ESG topics

- Social Impact Strategy (Gore Mutual Foundation)
- Employee engagement



The SDGs are a universal call to action to end poverty, protect the planet, and improve the lives and prospects of everyone, everywhere. They were adopted by 193 countries in 2015 as part of the 2030 Agenda for Sustainable Development by the United Nations. Gore's strategy is based on three of the 17 SDGs.



Be Good

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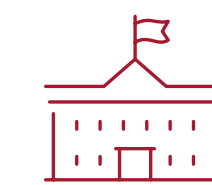
2025 Highlights

Be Good is about how we do business every day. It is how we engage our people and how we align our policies, initiatives, and ways of working with purpose. This includes how we implement our Governance Framework and manage risks that are relevant to our business and industry.

It includes how we deliver on our employee value proposition (EVP) and incorporate diversity, equity, and inclusion (DEI) in our core priorities to build a culture that allows everyone to thrive. It is also about how we manage and plan to reduce Greenhouse Gas (GHG) emissions generated through our operations.



Launched our Leadership Fundamentals Program



Implemented energy efficiency improvements at the Cambridge office



Completed a two-year term of the Employee DEI Council

Governance



Strong governance practices are at the heart of how we manage our day-to-day business in the interest of all stakeholders. Gore’s governance policies, codes, procedures, and practices help us uphold our purpose and support our efforts to conduct business in an ethically-responsible manner.

Prior to 2026, Gore was governed by its members, which expanded to all individual natural person policyholders on December 31, 2025. Members elect directors, appoint auditors, and approve special business of the company. Following the merger with Beneva Mutual on January 1, 2026, Beneva became the sole shareholder of Gore, and all Gore members became Beneva mutual members.

Board of Directors

Our Board of Directors (the Board) recognizes the importance of corporate governance in the effective and responsible management of Gore. The Board’s principal responsibilities are:

- Overseeing and approving the development of Gore’s strategy and business plan;
- Overseeing the identifications and ongoing reassessment of Gore’s principal risks;
- Adopting a sound approach to corporate governance and overseeing its implementation; and
- Appointing and overseeing executive leadership.

In 2025, the Gore Board consisted of 10 Directors, who were elected by members, and retire in rotation, with an initial term of one to three years. A Board director may serve for a maximum of 15 years,¹ with a maximum limit of six years in the roles of Committee Chair or Chair of the Board.

¹Calculated as of their year of election.

Code of Conduct and Ethics

Gore’s Code of Conduct and Ethics Program outlines the standards of ethical behaviour we expect from our people and those working on our behalf. This program has two governing policies: the Code of Conduct Policy and the Ethics and Whistleblower Policy. Both apply to the Board and to all employees; it commits each person to conduct business in accordance with all applicable laws, rules, and regulations and to high ethical standards.

Our Code of Conduct sets guidelines and expectations related to:

- Maintaining our ethical, inclusive, and risk-aware culture and fair treatment of our consumers’ conduct;
- Identifying and handling conflicts of interest, including outside business interests, gifts, and entertainment;
- Handling confidential, sensitive, and personal information;
- Using electronic communication tools and protecting intellectual property; and
- Communicating outside of the company.

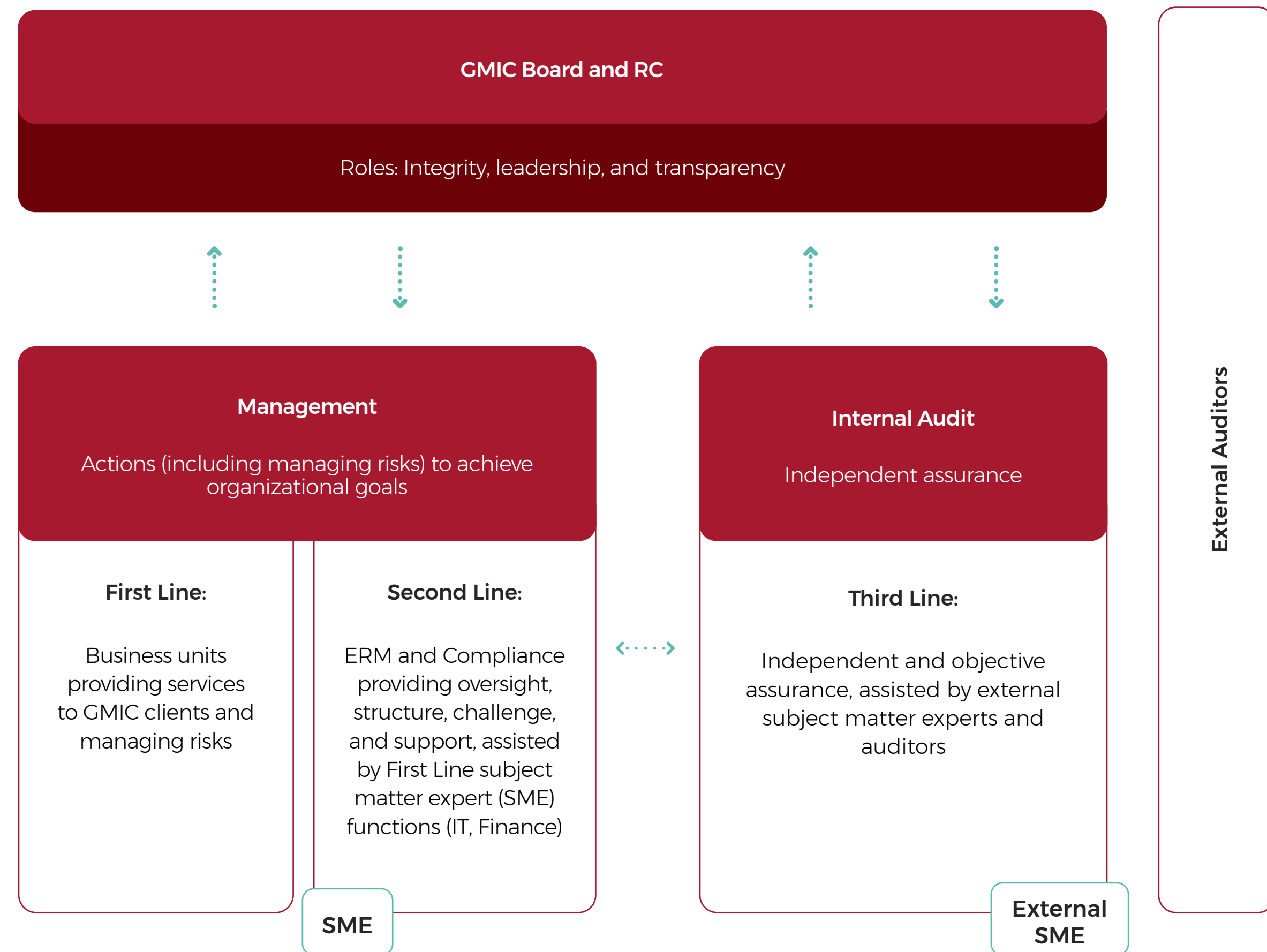
The Code of Conduct is reviewed annually and approved by both the Conduct Review and Governance Committee and the Board. All employees are required to annually attest to their compliance with the code and its underlying policies, including the Whistleblower, Conflict-of-interest, Privacy, Social Media, Fair Treatment of Consumers, and Consumer Complaints policies.

All Board Directors are required to annually attest to their compliance with the Code and underlying Board policies, including the Conflict-of-Interest Policy (Directors and Officers) and Related-Party Policy.

Risk management

Effective risk management is essential to supporting the successful execution of our strategy, enabling Gore to fulfill our purpose. We manage risk using a **“Three Lines of Defense”** model. The first line of defense is represented by management controls. The various risk controls and oversight functions are the second line of defense and independent assurance forms the third.

“Three Lines of Defense” model

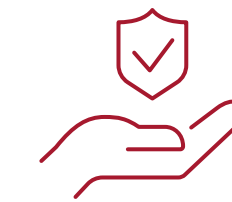




Governance of Enterprise Risk Management (ERM)



The Board is responsible for providing stewardship, including direction-setting and general oversight of the management and operations of the entire company. Accordingly, prior to 2026, the Board approved Gore’s Risk Appetite Framework annually in conjunction with Gore’s business strategy, objectives, and significant strategic initiatives and transactions. On an annual basis, they also approved the appointment of Gore’s Chief Risk Officer (CRO). The remaining enterprise risk management oversight activities are delegated to the Risk Committee of the Board.



The Risk Committee oversees risk management for Gore. The Risk Committee is expected to have a sound understanding of the types of risk to which the company may be exposed, as well as the techniques and systems used to identify, assess, mitigate, communicate, monitor, and report those risks. Prior to 2026, the Risk Committee reviewed Gore’s Risk Appetite Framework and risk and control inventory annually and recommended it to the Board for approval.

The Risk Committee also reviews and approves the Enterprise Risk Management (ERM) Framework on an annual basis and is responsible for recommending the appointment of Gore’s CRO to the Board, while annually approving the mandate and effectiveness of the position. These responsibilities are set out in the mandate of the Risk Committee, which is reviewed and approved on an annual basis by the Board.



The Enterprise Risk Management Committee (ERMC) was established to assist the Risk Committee in providing oversight of Gore’s ERM activities. The Committee is comprised of the full Executive Committee, including the CEO and CRO, supported by senior leaders, as well as members of Gore’s second and third line of defense (i.e., the Chief Compliance Officer (CCO), and Internal Auditor). The ERMC meets quarterly and is responsible for overseeing all risk management practices and documentation to ensure they remain relevant and effective considering changing circumstances and risks.

Executive leadership builds and promotes a risk-aware culture across Gore and establishes Key Risk Indicators (KRIs). Management establishes and follows risk management performance targets and ensures the implementation of risk action plans.

Employee experience

At Gore, we understand that the dedication and hard work of our employees are the bedrock of our success. With this understanding, we define our employee value proposition (EVP) as a promise of both emotional and rational benefits in return for the valuable contributions of our employees. This promise encapsulates our response to a pivotal question: “Why should someone choose to work here?”

Our EVP, “Lead the way, make a difference,” was rolled out across the organization in 2024. Since then, our EVP has become the strategic focus for our culture and the roadmap for how we continue to make Gore a great place to work.

As part of our EVP work, employees highlighted the importance of strong leadership—and as a result, several leadership-focused initiatives were introduced in 2025.

Enhanced leader communications

- **Monthly Leadership Forums:** Strengthened connectedness across our broader leadership team and people managers by providing timely updates on our merger and strategic plan.
- **Leader SharePoint site:** Launched a central hub for leadership resources, communications, and strategic guidance across various priorities.
- **Quarterly Leader Advisory Council:** Established a forum to provide input on leadership development, training programs, and succession planning.
 - The Council—nominated by the Executive Committee—consisted of 11 senior leaders and was mandated to offer strategic guidance, influence decision-making, act as change ambassadors, ensure alignment with business goals, and identify risks to leadership initiatives.

Developed Leadership Success Profile

- **A shared standard for effective leadership:** In partnership with our Executive Committee and VPs, we defined six key leadership attributes aligned with our business priorities and which are essential to achieving our long-term goals.

Launched Leadership Fundamentals Program:

- **Program delivery:** Launched our inaugural Leadership Development Program for team leaders and managers, which included 11 sessions across two days, covering performance management, navigating difficult conversations, and employee relations.
- **Program impact:** Built foundational leadership skills, strengthened cross-organizational networks, and fostered peer learning through shared experiences and collaborative problem-solving.

Employee engagement

Our employees have always been the cornerstone of our organization. Their well-being and perception of our workplace are vital to the success of the business. Since 2022, we have conducted bi-annual employee engagement surveys to measure engagement, well-being, expectations, inclusion, and intent to stay. Results of the survey are shared back with managers and employees to promote accountability through action planning.

The engagement surveys at Gore serve as valuable tools for us to understand and measure engagement among our employees. These surveys provide insights into various factors that impact employee engagement, including:

- **Workplace culture:** Assessing the overall environment, values, and norms within the organization.
- **Leadership:** Understanding how leadership practices influence employee motivation and commitment.
- **Communication:** Evaluating the effectiveness and transparency of communication content and channels.
- **Job satisfaction:** Gauging employees’ contentment with their roles, tasks, and responsibilities.
- **Work-life balance:** Examining the balance between work demands and personal life.

The 2025 overall employee engagement score across our two surveys was **77.5%**.

Each year, managers share the survey results with their teams and work with them to develop targeted action plans that address the greatest opportunities for improvement. Action items are documented, and a formal process is in place to track progress and measure results over time.

Employee engagement score

2025	2024	2023
77.5%	79.0%	73.0%

Voluntary employee turnover rate*

2025	2024	2023
14.6%	11.5%	17.6%

*Voluntary employee turnover rate includes retirements.

Diversity, equity, and inclusion

Gore’s definition of diversity is deliberately broad to ensure that as we proceed along our diversity, equity, and inclusion (DEI) journey we ensure that no individual, community, or group is left behind. We define diversity as all the ways that individuals are unique, including age, place of birth, gender, sexual orientation, race, ethnicity, and disabilities. We employ a broad approach to integrating DEI into all aspects of our business, as called for by UN SDG 10.

Our DEI Framework is based on three pillars:



Inclusive culture

We strive to create a culture where everyone can thrive.



Inclusive business model

We aim to incorporate DEI principles into the design of our products and services and in how we work with our suppliers and broker partners.



Inclusive society

Through our Social Impact Strategy, we work to support organizations that are focused on reducing barriers to progress and creating more opportunities for our communities to thrive.



The Get REAL Movement

“We are deeply grateful for the crucial donation provided by Gore this year, supporting our Speaker Training Program and our Youth Leadership Committee. Our Speaker Training program equips our 2SLGBTQ+ and black facilitators to combat hate and foster communities of support by sharing powerful personal stories and inclusive education to over a quarter of a million students, teachers, and audiences every year. Our Youth Leadership Committee is an after-school program that empowers 2SLGBTQ+ youth and allies in Grades 9-12 to lead the year-long creation of an inclusive, affirming, and joy-filled Youth Pride Prom, providing meaningful opportunities for skill-building, leadership development, and mentorship along the way. Thank you to everyone at Gore for this donation, and for your commitment to inclusion, belonging, and support for young people across Canada—we truly couldn’t do it without you!”

Chris Studer (he/him) & Marley Bowen (she/her)
Executive Directors

While this is a large mandate, our strategy is data-driven and built on the continual progress we have made since first introducing our DEI Framework in 2022.

Self-identification: We launched voluntary self-identification in December 2022, as part of our DEI Framework. We ask our employees during onboarding and throughout the year to voluntarily

self-identify under the categories of race/ethnicity, sexual orientation, and disabilities.

We recognize that employees may need time to feel comfortable voluntarily self-identifying based on personal characteristics. Although this process can take time, it remains an important tool for understanding the makeup of our organization.

We remain committed to transparency and accountability throughout our DEI journey. Since 2022, we have committed to publicly reporting on the diversity of our organization.

As of December 31, 2025, our employee response rate was 24%.

Gender percentages by job level - 2025

Level	Female	Male	Non-binary	Not specified
VP+	52.4%	47.6%	0.0%	0.0%
Director	50.0%	50.0%	0.0%	0.0%
Professional and individual contributors*	59.0%	41.1%	0.18%	0.0%
All company*	58.2%	41.8%	0.17%	0.0%

*The total percentage for gender data does not add up to 100% because the data of non-binary employees is sourced from our self-identification campaign, while male/female data is pulled from data collected at onboarding.

Diversity percentage (excluding gender) by job level - 2025

Anyone who self-identifies as an ethnic/visible minority, disabled, or LGBTQ2S+

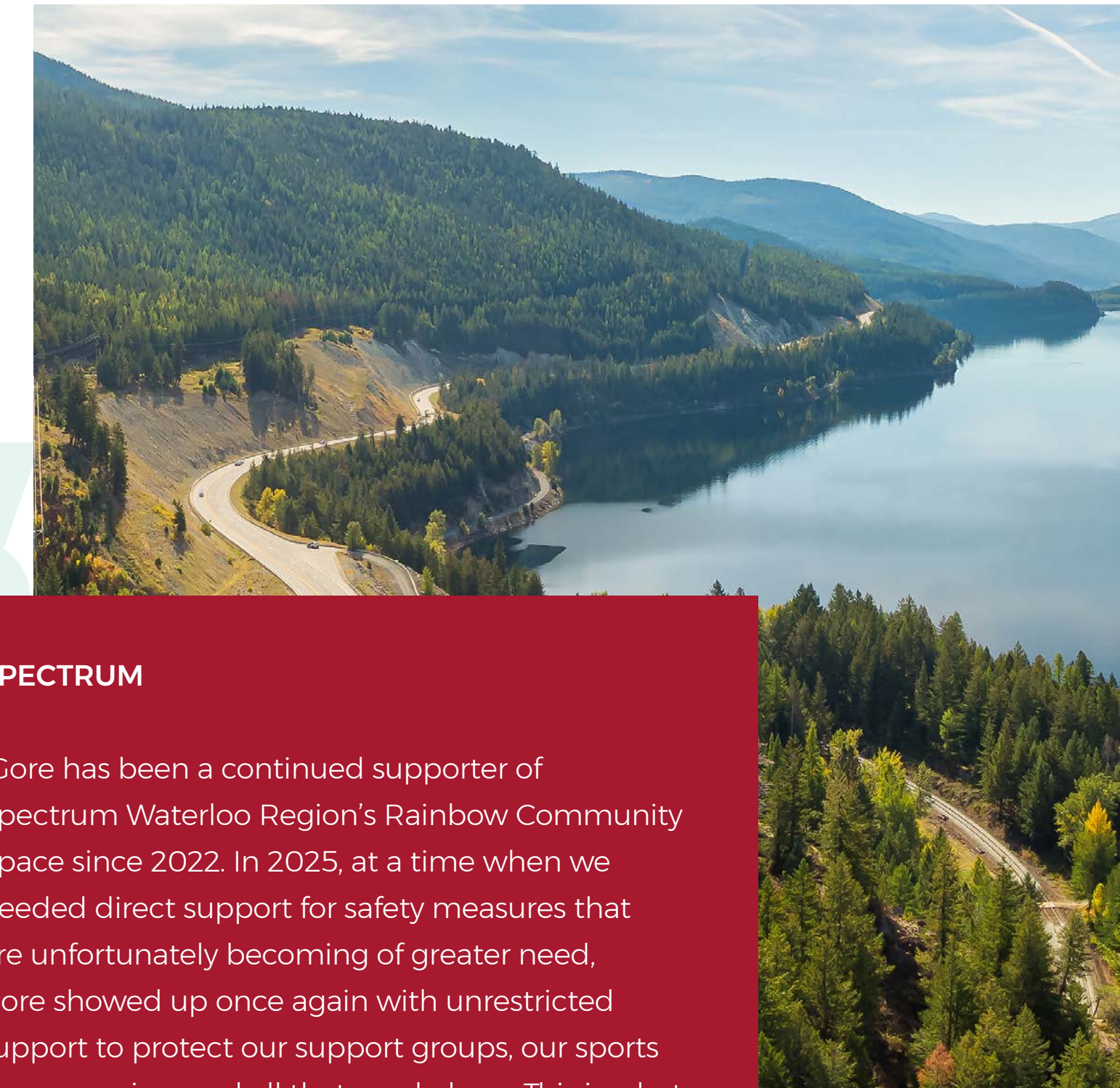
Level	Diverse	Non-diverse**	I do not wish to disclose***	Non-disclosed****
VP+	19.0%	23.8%	0.0%	57.1%
Director	5.6%	27.8%	2.8%	63.9%
Professional and individual contributors	7.5%	14.2%	0.6%	77.7%
All company	7.8%	15.4%	0.7%	76.1%

NOTE: Due to the low self-identification rates and to ensure we respect employee privacy, we have combined our diversity categories (ethnicity, race, sexual orientation, and disabilities) into one percentage. As we increase our self-identification rate and grow our employee base, we will disclose more detailed information.

** **Non-diverse:** Employees who have not identified as an ethnic/visible minority, disabled, or LGBTQ2S+ persons.

*** **I do not wish to disclose:** Employees who participated in our self-identification campaign but answered "I do not wish to disclose" for all categories.

**** **Not enough data:** All other employees who have left the self-identification options blank or said "I do not wish to disclose" for one or two of the diversity categories.



SPECTRUM

"Gore has been a continued supporter of Spectrum Waterloo Region's Rainbow Community Space since 2022. In 2025, at a time when we needed direct support for safety measures that are unfortunately becoming of greater need, Gore showed up once again with unrestricted support to protect our support groups, our sports programming, and all that we do here. This is what true allyship and partnership look like, and it is critically important and inspiring to see Gore acting as a vanguard to lead the way."

Emme* Kay Kennedy, MS, MFA (she/her)

Fund Development Coordinator

Board diversity

To support our self-identification campaign and to reinforce their commitment to supporting DEI across all levels of the organization, our Board of Directors also participated in a self-identification process in 2025:

Board diversity: Gender



Board diversity: Diversity



The 519

“Gore’s long-time support of The 519—and 2SLGBTQ+ communities at large—is a powerful reminder of what becomes possible when a business truly embodies their values. From vital financial support to team volunteer days, to invitations to speak to their teams, Gore is much more than a donor; they are a partner in building more inclusive and affirming spaces where we can all thrive.”

Dane Bland (he/him)
Head of Development

Employee DEI Council

Since 2022, Gore has had an Employee DEI Council, which is comprised of employees who represent their various areas of business and has representation from all elements of diversity, including tenure, age, business unit, gender, sexual orientation, race/ethnicity, and geography.

The Council is chaired by Gore’s VP & Head of Purpose and Sustainability, and the Executive Sponsor, who, for the 2024-2025 term, was our Chief Information Officer. The mandate of the Employee DEI Council is to provide input and guidance on how best to integrate DEI across Gore, to help foster a culture of inclusion across all teams and functions, and to champion our DEI initiatives throughout the year. The Council, as well as the Executive Sponsor, all sit for a two-year term.

Employee-driven

Employee DEI Council

The Employee DEI Council is comprised of 12 employees who represent their various areas of business. They represent various elements of diversity, including tenure, age, business unit, gender, sexual orientation, race/ethnicity, and geography. Members have a two-year term.

Executive engagement

Advisor: Chief People Officer

Our Chief People Officer acts as an advisor to the DEI Council by participating in meetings, when possible, and providing input into DEI priorities and actions.

Executive Sponsor

The Executive Sponsor champions the work of the DEI Council and represents the views of the DEI Council at the executive level. This position has a two-year term to allow for others on our Executive Committee to act as Executive Sponsors.

**Chair:
VP & Head of Purpose and Sustainability**

The VP and Head of Purpose and Sustainability chairs the DEI Council. This includes setting the agenda for meetings, overseeing take-aways, and ensuring progress of DEI plans.



Inclusion and engagement

We have continued to maintain high inclusion scores as measured through our Employee Engagement Surveys. Overall, our inclusion score in 2025 was **86%**.

The inclusion questions that contribute to this rating look at how we create an environment where everyone can succeed, where they are treated fairly, and where they feel like they belong.

Inclusion score

2025	2024	2023
86%	89%	86%



Culture Committee

Engagement in our DEI work is critical to making progress on inclusion. In 2023, we launched the Culture Committee, a group of employees from across our offices who volunteer to organize cultural celebrations and events throughout the year. We know that we cannot celebrate everything; therefore, on an annual basis, we ask all employees to vote on the cultural days of significance that they want to learn more about and celebrate that particular year. Based on that information, our Committee then identifies which days to recognize and organizes events for all employees, enabling us to honour various occasions and learn about different cultures and traditions throughout the year.

Tree donation

In 2025, three long-standing oak trees at our Cambridge office were safely removed and respectfully repurposed in partnership with Crow Shield Lodge, supporting their sacred fires and cultural practices and reinforcing our commitment to sustainability and reconciliation.



Climate change: Operational emissions

As an insurance company, climate change is a key strategic issue. Gore is on a multi-year journey in which we have invested in understanding our emissions inventories, setting baselines for our scope 1 and 2 GHG emissions and certain scope 3 emissions categories, and preparing for annual disclosure. To the right are the **third-party verified** results of our 2023, 2024, and 2025 emissions calculations.

Emissions category	2025 Total emissions (tCO ₂ e)	2024 Total emissions (tCO ₂ e)	2023 Total emissions (tCO ₂ e)	FY 2024 vs. 2025	Notes
Scope 1 emissions					
Stationary combustion (natural gas)	234	171	143	36%	The increase in 2025 is primarily attributable to higher natural gas consumption, driven by weather variability and aging building infrastructure.
Stationary combustion (fuel oil / diesel)	0.9	0.9	0.2	0%	
Refrigerants	N/A	N/A	N/A	N/A	
Mobile combustion (vehicles)	113	120	98	-6%	Fleet emissions decreased year over year due to reduced travel distances and the addition of more fuel-efficient vehicles.
Subtotal	348	292	241		
Location-based scope 2 emissions					
Electricity	64	42	31	44%	Electricity-related emissions increased year over year, driven by a higher Ontario emissions factor based on Canada's National Inventory Report (NIR), increasing from 38 g CO ₂ e/kWh in 2022 to 59 g CO ₂ e/kWh in 2023.
Steam	N/A	N/A	N/A		
Chilled water	N/A	N/A	N/A		
Subtotal	64	42	31	44%	
Market-based scope 2 emissions					
Electricity	64	42	31	44%	
Steam	N/A	N/A	N/A		
Chilled water	N/A	N/A	N/A		
Subtotal	64	42	31	44%	
Total scope 1 and location-based scope 2 emissions	412	334	272		
Total scope 1 and market-based scope 2 emissions	412	334	272		
Scope 3 emissions					
Purchased goods and services ⁽¹⁾	10,980	6,228	6,891	76%	Emissions increased significantly following the transition from the U.S. EPA to the openIO-Canada emissions factor dataset, which reflects higher supply chain emission factors for select spend categories.
Capital goods ⁽¹⁾	133	21	222	533%	The year-over-year increase from 2024 to 2025 is primarily driven by unusually low emissions in 2024, resulting from reduced capital goods spending. As emissions for this category are calculated based on spend, 2024 represents an outlier and is not indicative of the underlying trend.
Water supply	0.9	0.8	1.2	9%	Water emissions increased year over year, driven by a higher DEFRA water supply emission conversion factor in 2025 compared to 2024.
Fuel & energy activities	84	69	68	15%	Fuel- and energy-related emissions increased year over year, driven by higher fuel consumption, including a 36% increase in natural gas use.
Waste in operations	6	6	8	N/A	
Business travel	173	290	339	-41%	Travel emissions decreased year over year, driven by reduced business travel activity and lower DEFRA emission factors in the 2025 dataset compared to 2024.
Employee commuting ^{(2),(3)}	1,128	1,019	1,063	11%	Employee commuting emissions increased year over year, driven primarily by higher reported commuting distances.
Subtotal	12,505	7,634	8,592		
Total scope 3 emissions	12,505	7,634	8,592		

⁽¹⁾ **Purchased goods and services & capital goods:** Emissions calculations are based on total spend. ⁽²⁾ **Employee commuting:** Consists of emissions from employee commute and work from home. ⁽³⁾ **Employee commuting:** Calculations were done by estimates based on home postal codes, base-office location, and assumption of 2.5 days per week in office.

Scope 1 and 2 facility emissions (by office) 2025

Location	Sq. footage occupied	2025		Annual GHG intensity (kgCO ₂ e/sqft)
		Scope 1 (tCO ₂ e)	Scope 2 (tCO ₂ e)	
		Stationary combustion	Electricity	
Cambridge office	68,916	202.2	57.6	3.8
Toronto office	10,097	19.1	4.8	2.4
Vancouver office	7,228	14.0	2.0	2.2
Total	86,241	235.2	64.4	8.4

NOTE: Gore reports its operational emissions using tonnes of carbon dioxide equivalents, or tCO₂e, which is consistent with the guidance provided by the **Greenhouse Gas (GHG) Protocol**. For details relating to Gore's interpretation and application of the GHG Protocol of the World Resources Institute (WRI) and the World Business Council for Sustainable Development (WBCSD), refer to **Gore's third party verification letter**.

Terms & definitions

Scope 1 emissions refer to direct greenhouse gas (GHG) emissions that occur from sources that are controlled or owned by an organization. This includes all land-use emissions from companies that own or control land to produce agricultural and forest-risk commodities.

Scope 2 emissions refer to indirect GHG emissions associated with any purchases of electricity, steam, heat, or cooling.

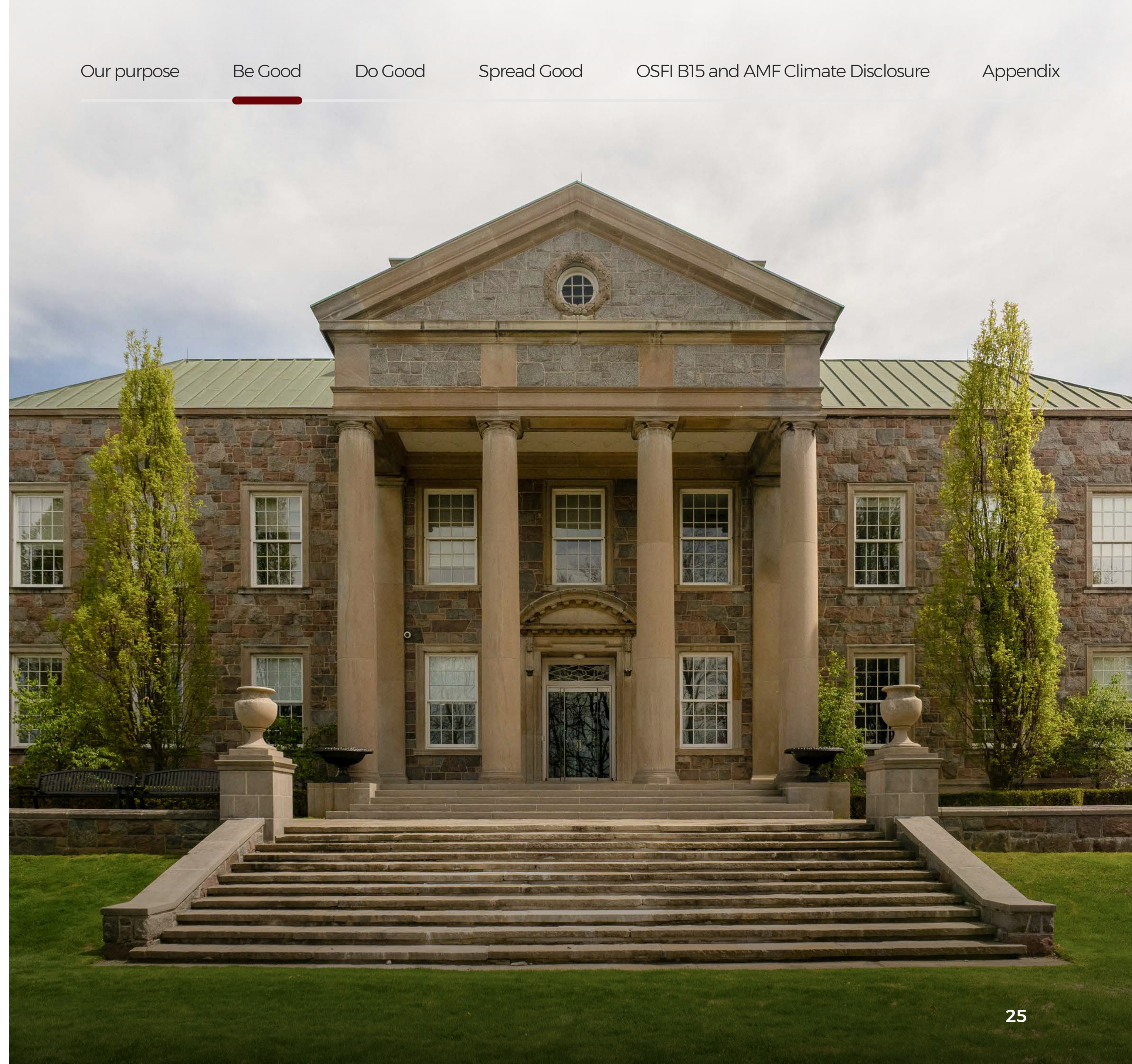
Scope 3 emissions are the result of activities from assets not owned or controlled by the reporting organization, but that the organization indirectly impacts in its value chain. This includes both upstream and downstream emissions.

Location-based method reflects the average emissions intensity of grids on which energy consumption occurs (using mostly grid-average emission factor data).

Market-based method reflects emissions from electricity that companies have chosen to purchase, including through contractual instruments such as Renewable Energy Certificates.

GHG Intensity (kgCO₂e/sqft) is a measure of building emission intensity expressed as kg of GHG emissions (CO₂e) per square foot.

As can be seen from the data, our Cambridge campus, which is our only owned and operated office space, accounts for **87%** of our overall operational emissions (Scope 1 and 2), of which our fleet makes up **27%**. Using our 2022 baseline, we continued to monitor our emissions as we implemented energy reduction initiatives throughout 2025. We expect this ongoing effort will lead to emissions reductions over the next few years.



Update on our net zero operational target

In early 2024, we announced our goal to achieve net zero operational emissions by 2035, covering both scope 1 and 2 emissions, including from our vehicle fleet.

In working towards our net zero target, we launched an internal Net Zero Working Group chaired by our Manager of Sustainability, with cross-functional representation from our Facilities, Finance, People Experience, Procurement, and Information Technology teams to help identify opportunities to reduce emissions, oversee the implementation of our Net Zero Plan, and ensure progress is being made.

In 2025, the Net Zero Working Group led various cross-functional initiatives aligned with our multi-year Net Zero Plan.

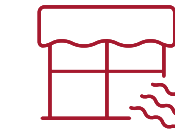


2025 Highlights



Energy efficiency improvements

We completed a comprehensive recommissioning study and made targeted upgrades to our heating, cooling, and control systems to optimize energy use across our Cambridge campus.



Building envelope enhancements

We installed advanced window films to improve insulation, helping to reduce energy consumption for heating and cooling.



Workplace optimization

We conducted a study to better understand office space utilization and initiated HVAC adjustments to enhance comfort and efficiency.



Smart controls

We recalibrated occupancy sensors, installed additional devices, and reconnected submeters

As outlined in our Net Zero Plan, we continue to work towards reducing our scope 1 and 2 emissions by 85% by 2035, compared to our 2022 baseline. As we progress, we will explore additional solutions—including renewable energy generation and carbon offsets—to address the remaining emissions and achieve our net zero target.

Do Good



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2025 Highlights

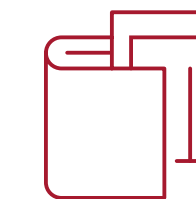
Do Good is how we integrate purpose into our core business and across our value chain. We aim to apply an environmental, social, and governance (ESG) lens to our vendor management, investment practices, and claims processes, to build more resilience for our customers, members, employees, and business.



Completed the annual vendor assessment aligned with the Vendor Code of Conduct



Improved data quality scores for insurance-associated emissions



Introduced a new CAT Playbook

Responsible procurement

We value our relationships with our vendors, as they are critical to our success and allow us to meet our business objectives. Our procurement processes follow prudent industry best practices and support the requirements of our internal Third-Party Risk Management (TPRM) Framework.

Our Category Management Process, also known as Vendor Management, was initiated in 2022 to ensure the appropriate oversight of vendors based on their impact on our business. We have completed reviews of all our vendors and categorized them into one of four categories: strategic, operational, tactical, or commodity.

Over the past four years, we have worked with our vendors to integrate ESG considerations across our value chain.



Industries of vendors that participated in our pilot: Air freight & logistics, car rental & leasing, hardware, insurance, multiline & specialty retailers & distributors, professional & commercial services, and software & IT services.

As a starting point, in 2022, we included ESG questions in our Request for Proposals (RFP) process. This allowed us to evaluate our vendors not only from a business and cost perspective but also from a purpose perspective. All our RFPs, no matter what services we are looking to purchase, now include an ESG questionnaire that is reviewed and weighted during the selection process.

In 2023, our focus turned to evaluating our current strategic vendors against ESG criteria, in alignment with the new Category Management Process. We launched a pilot using our draft Vendor Code of Conduct, which outlined key expectations for our vendors in the areas of environmental sustainability, human rights and labour practices, ethics, and governance. Vendors of various sizes and industries were invited to voluntarily participate in this pilot, allowing us to create a baseline of their sustainability maturity.

As a medium-sized insurer, this pilot allowed us to access the internal resources required to properly implement a Vendor Code of Conduct across our entire Vendor Management Program with the right level of due diligence, while also providing support and capacity-building to those vendors.

Based on the results of the pilot, we formally launched our Vendor Code of Conduct in 2024. In 2025, we began including the Code of Conduct in new or renewing procurement contracts and rolled out an associated assessment process. As of December 31, 2025, the Vendor Code of Conduct had been incorporated into vendor contracts representing over 9% of active vendors.

Sustainable investing

In 2022, we introduced our Sustainable Investment Policy, which was approved by our Board of Directors' Investment Committee. This policy defines sustainable investing as the incorporation of environmental, social, and governance (ESG) factors into the selection and management of investments. It is designed to ensure that material ESG factors (i.e., factors that could have a significant effect on the investment value of the securities held in the various accounts and portfolios of these entities) are considered when investment decisions are being made on our behalf.

Our approach

Consistent with our vision, we look to identify issues that have, or could have, a material impact on our investment portfolios. Gore's Purpose Framework guides this work as we continue to expand our resources to support its implementation.

We believe that active engagement is preferable to excluding certain companies, sectors, or asset classes. However, there may be instances where we voluntarily refrain or are legally restricted from investing in companies, sectors, and/or asset classes that present heightened environmental and social risks.

Governance of sustainable investing

The Board of Directors' Risk Committee oversees our Sustainable Investment Policy, and management is responsible for implementing it across our operations, reporting on our adherence to it, and ensuring that Gore and our investment managers comply with it.

Gore's executive leadership provides updates to the Board's Risk Committee, and in turn, the Committee provides updates to the Board on relevant sustainable investment matters through regular purpose strategy and framework reports.

Executive leadership is also responsible for monitoring and evaluating the risks and opportunities related to our investments; this includes meeting any regulatory requirements related to sustainability or climate change risk disclosure. It also includes, for example, calculating and reporting on the GHG emissions associated with our investments (i.e., financed emissions).

The Gore Sustainable Investment Policy is reviewed annually by the Board's internal Risk Committee.

Accountability and transparency are at the core of our approach. We report on our progress against our sustainable investment and stewardship activities on an annual basis through Gore's Sustainability Report.

Our sustainable investment process

Gore's investment mandates are externally managed by various investment managers. We collaborate closely with these investment managers to ensure environmental and social factors are considered throughout the investment process and in the strategies managed on our behalf. Additionally, alongside our investment managers, we monitor, where sufficient data of suitable quality is available, key sustainability practices and the carbon footprint of the entities we invest in.

The first step to ensuring environmental and social factors are integrated into our investment process is through the screening, selection, and monitoring of the investment manager. We have developed a *Sustainability Due Diligence Questionnaire* to support our selection of investment managers and are incorporating environmental and social considerations as part of our annual operational due diligence review processes.

In 2022, we introduced an annual questionnaire for our external investment managers to evaluate their sustainable investment practices.

This assessment happens on an annual basis, and when necessary, we conduct follow-up calls with the external investment managers to provide them with insights into the sustainability factors most important to us and to gain a better understanding of the evolution of their sustainability practices and commitments.

Our investment managers are responsible for exercising voting rights attached to Gore's investments. As part of our monitoring process, we review the proxy voting policies of our investment managers to ensure alignment with our purpose philosophy. We also expect our investment managers to provide us with annual reporting related to proxy voting on Gore's investments.

Climate change: Financed emissions

Financed emissions are greenhouse gas (GHG) emissions generated by loans and investments. For financial institutions, including insurance, this category of scope 3 emissions is often one of the most significant parts of a company's overall emissions inventory.²

While we acknowledge there are various challenges to building GHG-financed emissions inventories, including incomplete emissions calculation methodology, lack of data, and clear definitions, we know that this is a journey, and we must start somewhere.

Using the Partnership for Carbon Accounting Financials (PCAF) methodology, in 2022, we began calculating our first financed emissions inventory using 2021 data. Since then, our primary focus has been to increase the data quality score across various asset classes. PCAF uses a data quality scorecard when assessing financed emissions.

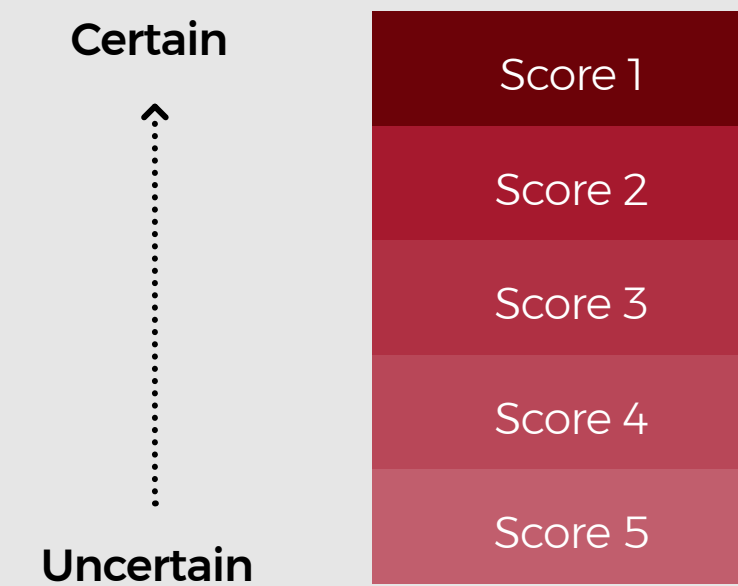
PCAF provides a data quality score ranging from one to five, with one being the highest data quality and five being the lowest.

The data quality score considers both the granularity and the specificity of data inputs, as depicted to the right.

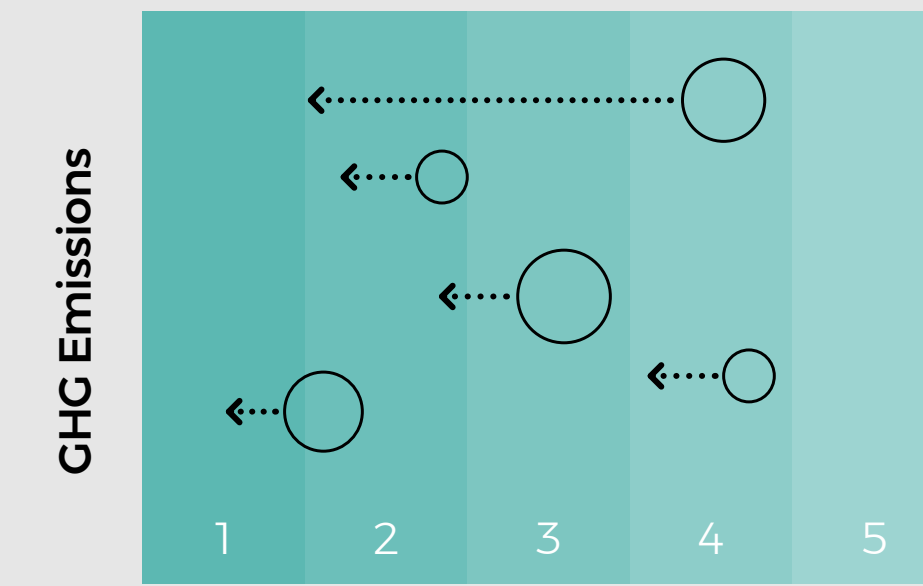
²The Global GHG Accounting and Reporting Standard for the Financial Industry.

General data quality scorecard

Data quality scoring from 1 to 5 ...



... enables financial institutions to develop a strategy to improve data over time.



Source: Partnership for Carbon Accounting Financials



Over the past four years, we have disclosed different components of our financed emissions, which were calculated in alignment with the PCAF³ Framework.

For continuity in reporting, we are disclosing on the asset classes with the highest data quality score. These asset classes are corporate bonds, sovereign bonds, and mortgages, representing 91% of our overall investments. Our data quality score also improved across all asset classes in the 2024 financed emissions inventory.

2024 Financed emissions - Selected asset classes

Asset class	Financed emissions (tCO ₂ e)	PCAF data quality score
Corporate bonds	17,607	1 - 69%
		2 - 20%
		4 - 6%
		5 - 4%
Sovereign bonds	17,014	1 - 100%
		2 - 0%
		4 - 0%
		5 - 0%
Mortgages	886	1 - 0%
		2 - 0%
		4 - 0%
		5 - 99%

Based on the analysis of our 2024 financed emissions inventory, the following are our key takeaways:

- **Access to data:** Access to data for financed emissions calculations continues to be a challenge across our industry. In some cases, the challenge is that we are unable to gather the data we need from third-party investment managers, which limits our ability to run our inventories to ensure consistency across asset classes. This is especially true for commercial real estate investments via funds, where we are unable to acquire the asset-specific data needed, forcing us to lean in on high-level estimations, using a recognized methodology, as per PCAF.
- **Challenges with target setting:** Our experience over the last four years has reinforced that any target-setting for our financed emissions would be premature, given that methodologies, definitions, and guidance are still being developed and are evolving, and our data sets remain incomplete and of limited quality.

Therefore, our focus over the next few years will continue to be on better understanding the sources of our financed emissions, improving our data quality score for various asset classes, and identifying the areas where we can influence the reduction of our financed emissions.

For further information on our work related to financed emissions and transition risk, please see our **OSFI B15 and AMF Climate Disclosure section**.

³ Partnership for Carbon Accounting Financials (PCAF) is a global partnership of financial institutions that work together to develop and implement a harmonized approach to assessing and disclosing the greenhouse gas (GHG) emissions associated with a company's loans and investments.

Our core business: Underwriting and claims

Underwriting and claims are at the core of our business, enabling us to better prepare and protect our customers from the unexpected.

Our corporate values guide us, emphasizing that mutual benefit should be the foundation of all our relationships, that genuine personal service is how we do business, and integrity guides all our relationships with stakeholders.

We continually evolve our processes to address new and emerging risks within the industry and beyond. Climate change has become a significant consideration for our business, with an increasing number of catastrophic events impacting provinces from coast to coast.

In 2025, we introduced various coverage enhancements to benefit our policyholders, focusing on strengthening core underwriting and claims management functions. These improvements have enhanced our ability to maintain high standards of service and provide a more consistent experience for our customers.

We also recognize the opportunity to leverage our underwriting and claims expertise to adapt to and mitigate the impacts of climate change.

Adaptation and mitigation

Adaptation, for our purposes, is work focused on adapting to the current and future effects of climate change. It focuses on adapting how we build our homes for more frequent and more intense weather patterns.

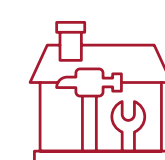
Mitigation, for our purposes, is how we can make changes in our everyday lives to prevent or reduce the greenhouse gas (GHG) emissions that we generate as individuals. We are starting to introduce incentives for green options for customers, when opportunities arise. Some recent developments in our underwriting and claims practices include:

Wildfire defence services



In 2024, we integrated a new service—Wildfire Defense Systems—dedicated to wildfire defence, which includes proactive on-site risk assessments, creation of defensible spaces, and emergency response support during wildfire events. This service enhances our ability to protect our personal and commercial policyholders' properties in British Columbia and Alberta and demonstrates our commitment to comprehensive disaster preparedness.

Mass evacuation



Weather-related natural disasters are becoming more frequent and arriving with greater force. To prepare for a mass evacuation as a direct result of a sudden or accidental event, several years ago, we increased the timeframe for living expenses incurred to 30 days from the order of evacuation date.

Developed a new CAT Playbook



In 2025, we did a comprehensive overhaul of our Catastrophe Response Playbook, introducing simplified workflows, clearer roles, and more flexible repair and settlement options for customers. The new approach emphasizes speed, transparency, and customer choice, ensuring that we can scale quickly during high-volume events while maintaining service quality.

Guaranteed Replacement Cost



In some circumstances, due to contamination or other issues, a customer may not be able to rebuild on the same site, at the order of a civil authority. In cases such as this, we will provide the Guaranteed Replacement Cost benefit at an alternative location, provided certain conditions are met.

Loss prevention



Available through VIP Endorsement, after a loss that is not otherwise excluded, we will pay up to \$2,500 for expenses incurred for the installation of an approved loss prevention device to protect the dwelling from the same loss occurring again. Approved loss prevention devices include sump pumps, automatic water shutoff devices, sewer backflow valves, lightning suppression systems, backup power systems, and hail-resistant roofing materials.

Go Green coverage



The Go Green coverage through the VIP Endorsement gives customers the option to replace items like flooring with certain qualifying products following a claim.⁴ We will pay up to an additional 2% of a single limit, or up to an additional 10% of a single limit for condos, when qualifying products have been used to repair or replace their lost or damaged dwelling, up to a maximum of \$50,000.

Commercial property additional coverage



Our commercial property coverage includes a functional pro-environmental replacement cost option, which allows customers to replace lost or damaged property with similar new items that are more energy efficient or have a better environmental emissions rating. This feature supports environmentally beneficial upgrades, with limits varying by package and buy-up options available.

⁴Any product meeting eco-labelling standards as defined by the International Organization for Standardization (ISO) and bearing a label from any certifying body whose certification mark complies with the ISO standards.

Climate change: Insurance-associated emissions

Insurance-associated emissions, also known as underwriting emissions, are a type of scope 3 GHG emissions associated with a (re)insurer’s underwriting activities.

The guidance for calculating insurance-associated emissions is relatively new, and in 2024, we conducted our first underwriting emissions inventory with a focus on identifying the gaps in our data and gaining a better understanding of the processes and estimations required. Based on the PCAF methodology currently available, we assessed commercial auto, commercial property, and personal auto insurance categories.

Like financed emissions, insurance-associated emissions, as per PCAF, use a data quality scorecard with scores ranging from one to five, where one represents the highest data quality, and five represents the lowest.

As we have done with financed emissions, we are focusing our disclosure on the category that has the highest data quality score—our personal lines auto.

Insurance-associated emissions summary for personal auto

Insurance portfolio	Gore gross written premium in scope (\$CAD) ¹	2025 Insurance-associated emissions (tCO ₂ e) - scope 1+ scope 2	Weighted data quality score
Personal auto	272,594,048	50,982	1.22

NOTE: Gross written premium (GWP) was prorated based on nine months of data.

¹ GWP out of scope represents ‘trailers’ identified in model and make descriptions.

Our key learnings from running two consecutive years of insurance-associated emissions are:

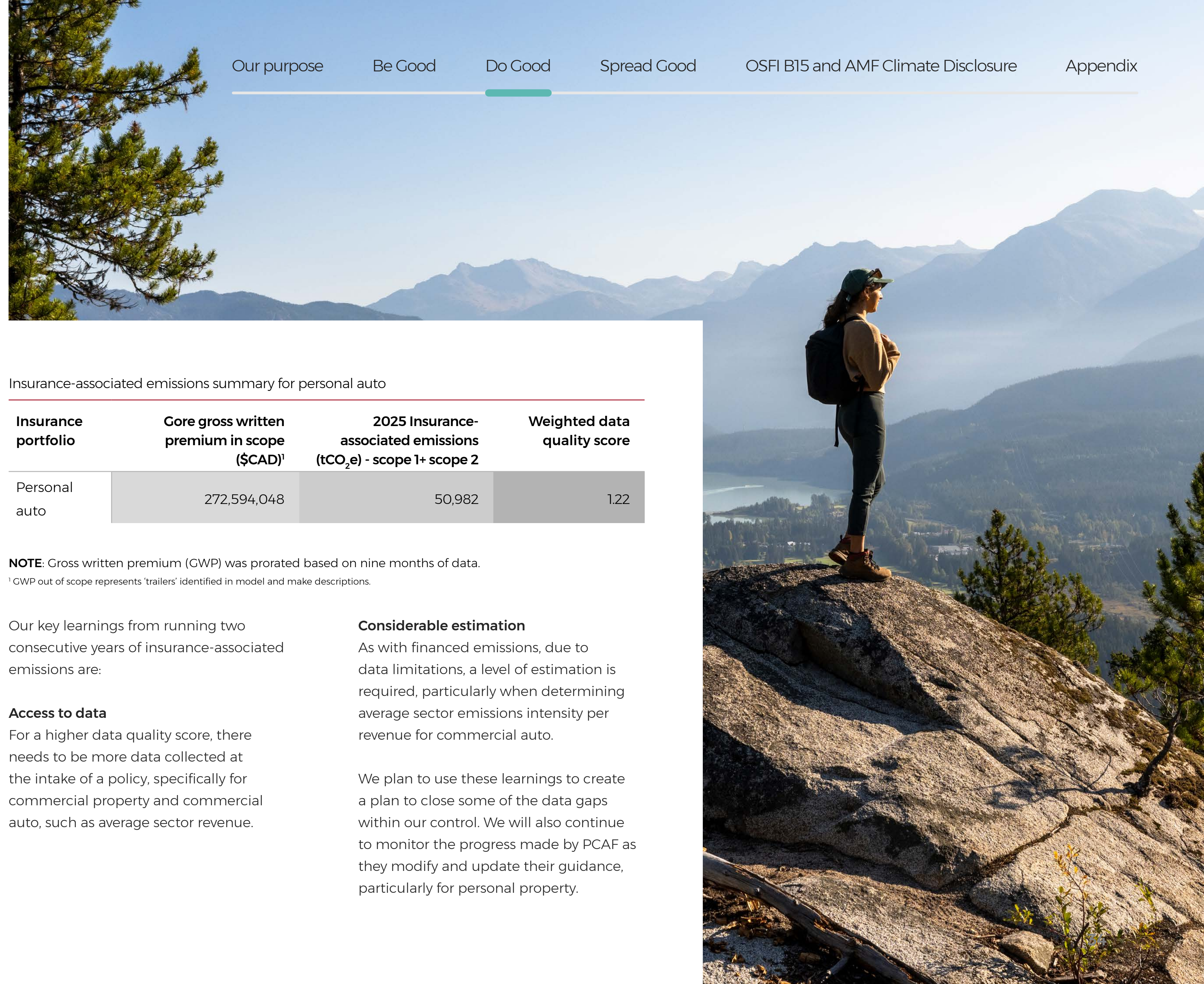
Access to data

For a higher data quality score, there needs to be more data collected at the intake of a policy, specifically for commercial property and commercial auto, such as average sector revenue.

Considerable estimation

As with financed emissions, due to data limitations, a level of estimation is required, particularly when determining average sector emissions intensity per revenue for commercial auto.

We plan to use these learnings to create a plan to close some of the data gaps within our control. We will also continue to monitor the progress made by PCAF as they modify and update their guidance, particularly for personal property.



Broker and customer experience



At Gore, we are committed to providing an exceptional experience for our customers and brokers that aligns with our values and vision. The Gore Broker and Customer Experience Program, a comprehensive and innovative program, enables us to measure and enhance our performance across the business. Listening to our customers and brokers and then acting on their feedback is essential for our continuous improvement and long-term success.

The program was first launched in 2022 as a pilot for Personal Lines auto claims and then expanded to include Personal Lines property claimants and commercial lines brokerages. The program includes:

- **Customer-facing surveys**, which are sent at all key interaction points throughout the customer’s claims journey, focusing on two key areas: first notice of loss and post-claim resolution; and
- **Broker-facing surveys**, which are sent following a commercial policy quote.

Our teams work together to review all the feedback gathered and to identify common themes and areas of improvement.

Our continuous focus on enhancing customer experience has led to a remarkable improvement in our Net Promoter Score (NPS). Our combined score for auto and property claims was **42.5** in 2025, well above our planned target of 35. This is a direct result of our teams doubling down on proactive customer contact and ensuring that customers feel informed and supported throughout their claims journey.

We have invested considerable resources and time over the past few years in our overall claims process. This has included the rollout of our new frontline customer service training, equipping our teams with the tools to deliver consistent and customer-focused service. Our coaching culture—where team leaders regularly review service stats and opportunities during one-on-ones—has also helped reinforce our commitment to continuous improvement.

A new claim transfer process and broker claim notification process have been implemented, contributing to reduced customer and broker escalations. In 2025, this corresponded with a **12% year to date decrease** in Ombudsman complaints, exceeding our annual target of 10%.

Similar to the Broker Council we introduced for Personal Lines in 2024, we launched broker councils for Commercial Lines in 2025, inviting select brokers to participate. These councils provide our Business Development and Leadership teams with input and feedback on our products, services, and communications. Each council meets three to four times per year, offering valuable insights into how we can better engage and support our broker partners.

The Gore Broker and Customer Experience Program continues to help us achieve our goals of providing excellent service, building trust, and creating value for our customers and brokers.

Purpose Partnership

In 2022, we launched the Purpose Partnership, a program that brings Gore and brokers together to build capacity in sustainability and purpose through research, thought leadership, and shared industry practices. Throughout 2022 and 2023, we commissioned research designed to identify the value of purpose. This has included topics such as how to build more resilience for our customers and communities, and how to best engage with customers and employees on purpose topics.

This research was shared with our Purpose Partnership participants to help them build an internal case for investing in purpose as a strategy for generating value for their business.

Based on the feedback from brokers on the value of the research and insight reports that we have published since 2024, in 2025, we started the second phase of the Purpose Partnership, which included additional research focused on consumer expectations and needs as they face the perils of climate change. This research highlights consumer expectations of the insurance industry on topics such as purpose, sustainability, DEI, climate change, and resilience. Knowing this research can be valuable to those on the same journey as ours, we continue to share it publicly. [Click here](#) to view our latest research.



External purpose collaboration

We are committed to engaging with external industry working groups and associations. This allows us to learn from others while also sharing our unique perspective on the role that insurance plays in mitigating and adapting to our ever-changing environment. A few of the associations and memberships we have been actively engaged with include:

- Insurance Bureau of Canada's (IBC) Sustainable Finance Working Group
- Climate Proof Canada Coalition
- Canadian Association of Mutual Insurance Companies (CAMIC)
- International Cooperative and Mutual Insurance Federation (ICMIF) Sustainability Forum
- International Cooperative and Mutual Insurance Federation (ICMIF) Americas' Sustainability Working Group
- Ducks Unlimited Canada's Nature Force

Through these working groups, we contribute to national discussions on climate and resilience, and we've had opportunities to engage with multiple levels of government and regulators—including meeting in Ottawa with federal ministers and opposition leaders on these topics.

These engagements take time to build, but we are reassured that progress can be made as the insurance industry comes together through these platforms.

A lighthouse with a red lantern room sits on a rocky island. The sky is a mix of orange, pink, and purple, suggesting sunset or sunrise. The ocean is dark with white foam from waves crashing against the rocks.

Spread Good

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2025 Highlights

Spread Good is how we invest in our local communities and how we use our resources, finances, and operations for the good of society. Our company exists to help people in their time of need. Since writing our first insurance policy in 1839, our story has been about people coming together to overcome adversity by protecting each other and our communities. That spirit is ingrained in our Social Impact Strategy, which has been administered by the Gore Mutual Foundation since 1998.



Launched the Circle of Good Employee Charity Program



Supported 40+ broker-nominated charities across the country



Funded charitable partner collaborations to advance climate and equity solutions

Gore Mutual Foundation

The Gore Mutual Foundation (the Foundation) was incorporated in 1998, and since then, has granted over \$14M to more than 300 charities across Canada.

As a purpose-driven modern mutual, giving is in our DNA. Our commitment to Be Good, Do Good, and Spread Good is supported by the efforts of our charitable partners, which is made possible through the Foundation.

The Foundation Board is made up of members of our Corporate Board and provides strategic direction to our Social Impact Strategy. Our Social Impact Manager leads the day-to-day work of the Foundation under the leadership of our VP & Head of Purpose and Sustainability.



Social Impact Strategy and alignment with the UN SDGs

In 2022, we conducted a strategy review of our Social Impact Strategy. Through dedicated workshops, we engaged our Board, employees, and broker partners to gain their input and feedback on our evolving priorities. Through their insights, we revitalized our strategy to target initiatives that focus on the interconnectivity between poverty, equity, and climate change. We also generally aligned the focus of our giving to three United Nations Sustainable Development Goals (SDGs): no poverty, reducing inequalities, and climate action.



While these three areas of focus are large global issues, the way we tackle them at a local level is unique. As a result of these discussions, one of our driving forces is to invest in the areas of poverty, equity, and climate change within our local communities by collaborating with organizations that have a deep understanding of their communities' unique needs.





How we grant

Our work is driven by the knowledge that how we approach granting is just as important as to whom we grant. Through the Foundation, we strive to have true partnerships with the charitable organizations we work with. This includes having an inclusive evaluation process, various granting streams, and investing in the capacity-building of our charitable partners to make them stronger advocates in society.

The granting streams for the Foundation are:

Strategic Charitable Partnerships Program

For registered Canadian charities interested in partnering with us, an application process is administered annually for programs, initiatives, and capacity-building in the areas we have identified as priorities: poverty, equity, and climate change.

Brokers for Good Program

We have a long-standing history of partnering with our brokers to advance our shared purpose of protecting and supporting people who need us most in our communities. The Brokers for Good Matching Program provides an opportunity for brokers to request a match to their charitable giving through an application process for programs, initiatives, and capacity-building in the areas we have identified as priorities: poverty, equity, and climate change.

Circle of Good Employee Program

We support the charities and causes that matter most to our employees. Through the Circle of Good Employee Program, the Foundation matches employee donations up to \$500 and fundraising efforts up to \$1,000 per employee per calendar year, while also honouring employees' volunteer time outside of working hours with a monetary donation (tiered level based on hours and commitments per employee).

2025 Granting results

In 2025, Gore and the Foundation invested a total of \$1,162,850 in cash contributions. Employees also volunteered 2,800 hours through DEI- and purpose-related programs and community volunteer initiatives. To measure the value and impact of our community investments, we use the London Benchmarking Group (LBG) Canada Framework—the global standard for community investment reporting. This approach enables us to consistently assess impact, and LBG Canada has independently audited the values presented to the right.



Purpose-driven employee engagement during work hours

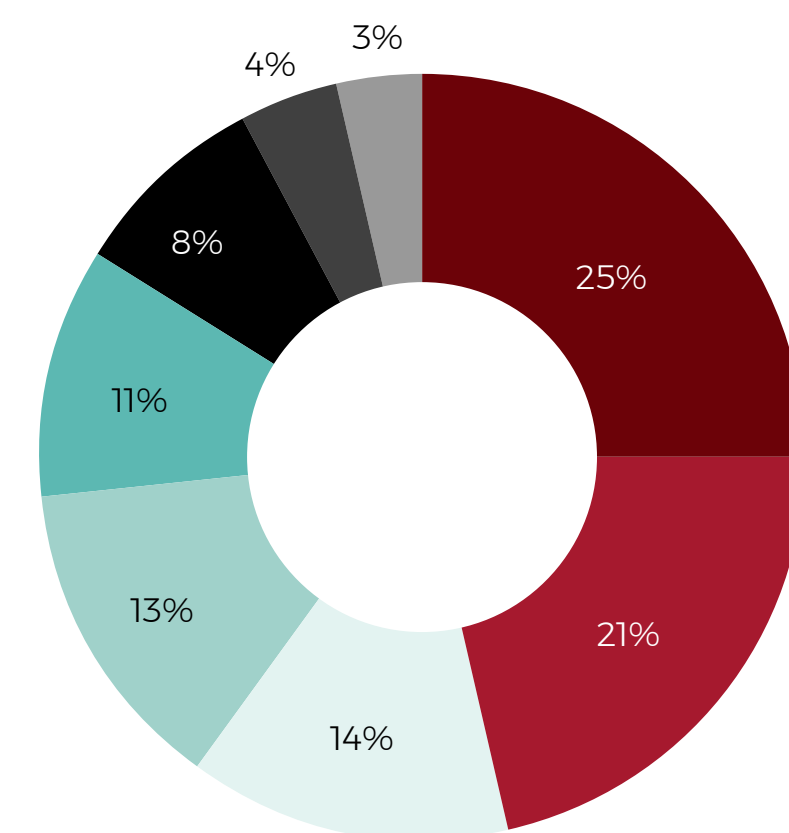
Volunteer type	# of events	# of employee participants	Total working hours
DEI- and social impact-related webinars and workshops	75	1,605	1,760
Community volunteer opportunities	25	511	1,040
Total	100	2,116	2,800

Total community investments

Summary of community investment	Total dollar value	%
Cash investments	\$1,162,850	70%
Employee time during working hours ¹	\$145,824	9%
In-kind investments	\$93,795	6%
Program management costs ²	\$269,149	16%
Total	\$1,671,618	100%

¹ The average hourly rate used was \$51.18/hour. Total volunteer hours include employees' voluntary participation in DEI and community-related webinars and events during working hours.

² Program management costs include costs associated with the salaries of employees delivering on our Social Impact Strategy and part of our Gore Mutual Foundation and costs of associations and third-party verification of our Social Impact Strategy.



Community investment by focus area

Total
\$1,162,850

- Intersection of climate, equity, and poverty**
\$292,577
- Poverty & equity**
\$247,373
- Health & well-being**
\$158,439
- Poverty**
\$154,819
- Climate change**
\$97,500
- Other**
\$48,838
- Disaster relief**
\$40,000
- Equity**
\$123,304

Capacity-building

At Gore, we understand the vital role the charitable sector plays in creating a prosperous Canadian economy and bolstering a better tomorrow for our communities—all while facing an increasingly competitive and precarious landscape. As an invested partner and funder, we take a holistic approach to strengthening the levels of our strategic charitable partners’ internal capabilities for greater social impact.

We understand that listening and supporting the people within charities—leaders, team members, and volunteers—leads to greater social impact.

To deepen our commitment, in addition to the financial investments made through the Foundation, we asked our charitable partners how we could extend our support to bring more to the partnership.

Based on their feedback, in 2025, we launched **Fuel the Good**, a three-part fireside chat series, designed by, for, and with our charitable partners. Before launching the series, we surveyed our charitable partners to identify the topics they were most interested in learning about. Based on their feedback, their top three topics of interest and need were artificial intelligence (AI) and cybersecurity readiness, innovative funding strategies, and monitoring, evaluating, and learning.

Each session brought together leading experts to offer high-value, actionable insights to support over 100 charitable leaders—without the financial burden of conference fees or consulting costs.

April 7, 2025: We supported charitable leaders by offering them advice on how to lead their organizations through the digital evolution.

Digital transformation remains a mission-critical challenge for the Canadian charitable sector, yet, many of our charitable partners told us they lack the resources, systems, security programs, and capacity to keep up. Our inaugural session was designed to meet this gap head-on.

This fireside chat equipped leaders with practical supports to strengthen their digital resilience and provided actionable steps they could implement within a week, six-months, and a year.

The goal was simple: reduce their risk, increase their capacity, and provide them with expert insights to support them to thrive in a world where technology shapes resilience.

Panelists represented the following organizations:

Gore Mutual Insurance Company, Social Economy Through Social Inclusion, Imagine Canada

September 23, 2025: We shared expert insights to help charities strengthen their financial resilience through innovative funding strategies.

With record-breaking demand and burnout, charitable organizations are competing with one another for limited funding opportunities. This session was focused on empowering organizations to diversify and strengthen their revenue streams. Our goal was to equip leaders with actionable strategies to reduce funding vulnerabilities and scale their impact sustainability.

Expert perspectives included actionable major gift philanthropy frameworks, clear steps to navigate the journey—from board discovery to approval for social enterprises—and what social finance and impact investing tools are available, how they work, and where to start.

Panelists represented the following organizations:

The Community Company, Hussey Philanthropic Consulting Inc., Gore Mutual Insurance Company, Quinn+Partners

December 10, 2025: We unpacked how to monitor, evaluate, and learn (MEL) impact.

MEL is more than reporting—it’s about storytelling, learning, and shared accountability, and it is one of the areas where charitable organizations most often seek support.

In this session, sector leaders explored how MEL can strengthen organizational learning and community outcomes, including the shared responsibility between funders and grantees, the importance of moving beyond basic surveys toward value-aligned and culturally relevant data collection, and how intentional MEL investments can support innovation, well-being, and progress toward mission-driven priorities.

The discussion emphasized that meaningful impact measurement is ultimately about strengthening people, relationships, and learning to support long-term change.

Panelists represented the following organizations:

Mastercard Foundation, The Get REAL Movement, Gore Mutual Insurance Company, Tamarack Institute

Collaboration and partnerships

In 2025, we proudly invested \$1.6M in total community investments across Canada, with a focus on the intersectionality between climate and equity—two areas where the need for collaborative action continues to grow. Since its inception 28 years ago, the Foundation has seen firsthand the transformative power of funding bridges rather than reinforcing walls.

The charitable sector is one of Canada’s greatest assets for social and economic resilience, especially in times of crisis; yet sector-wide research shows a stark reality: charities are chronically under-resourced, stretched thin, operating in silos, and often pitted against one another for limited funding opportunities. As climate disruption accelerates and equity gaps widen across Canada, one truth is undeniable: no single organization, sector, or solution can tackle these intersecting crises alone.

Canadian corporate granters have a uniquely powerful opportunity to unleash the full potential of the charitable sector. How? By diversifying our funding streams to fuel collaboration, rather than competition.

“Most funding opportunities go to direct services, while the work of foresight often gets lost in the shuffle. Gore’s grant allows for planning ahead and makes them a pioneer in the world of funding. This is also the first time a funder has invested in community-centred resilience and the Connected Community approach. And that’s groundbreaking.”

Anne Gloger, Founder of Catalyst Circle

In 2023, the Foundation was the inaugural funder of the Climate and Equity Lab in partnership with Social Innovation (SI) Canada and York University’s Faculty of Urban Change and Environment. The goal of the Lab is to understand how climate change disproportionately affects vulnerable populations in urban centres, with a focus on three geographic areas—Waterloo Region, the Greater Toronto Area, and Vancouver. We had three objectives for investing in the Lab:

- Influence collaboration within the Canadian charitable sector;
- Influence change at a municipal policy level; and
- Influence corporate funders to see climate and equity issues as interconnected.

It was evident that the societal and economic implications of the climate crisis in urban centres required a unified effort to mitigate the negative impacts on those most at risk. We wanted to understand the value we could bring to the table.

By July 2024, the first phase of the Lab (Discovery Phase) released its **Phase 1 Public Findings Report**. The Foundation amplified the release by issuing a national call for proposals—with a \$250,000 granting envelope—to the Canadian charitable sector for organizations working together in the intersecting areas of climate and equity. Five collaborative initiatives were funded, each receiving \$50,000, plus an additional \$2,500 to monitor and evaluate the impact of the collaboration.

“This collaborative model is already setting a new standard for climate resilience planning in Canada. It prioritizes community wisdom.”

Leah Connor, Social Development Centre

Our working theory was simple but bold: if you fund the space between organizations, they will close the gap themselves—and that is exactly what happened.

“There’s something special about being able to steward the land together. It’s a community effort,” shares **Wisahkotewinowak Program Manager, Hannah Wellings**. *“And it’s great that Gore is a part of it because it’s through partnership that we’re able to continue to have that sustainability with the land.”*

Next page is a recap of what these partnerships were able to achieve in 2025 through the Foundation’s funding. For further information on these partnerships and collaborative funding, see our **thought leadership piece** released in December 2025.

The five collaborative projects A recap of 2025



Crow Shield Lodge and Wisahkotewinowak

Crow Shield Lodge is an Indigenous nonprofit based in the Waterloo Region, committed to land-based healing for all nations and built upon four pillars: education, healing, reconciliation, and land stewardship. When the organization’s leadership identified a gap in its land stewardship practices, they tapped into the expertise of Wisahkotewinowak, an urban Indigenous Garden collective. Together, they’re working on community-based land survey projects to help Crow Shield Lodge fill that gap while pursuing equitable climate adaptation. Their partnership blends Indigenous knowledge with environmental science, demonstrating that climate adaptation is not only technical but cultural. It’s a powerful example of what happens when land-based Indigenous healing meets urban Indigenous food sovereignty, creating resilience grounded in ceremony, ecological stewardship, and reconciliation.

“Miigwech (thank you) to Gore for walking alongside us on this journey, embodying the spirit of collaboration and mutual respect. Together, we’re creating a brighter future for our communities, rooted in the values of respect, preservation, and doing what’s right for the next seven generations. We’re grateful for this partnership that continues to inspire and uplift us.”



Kinana'skomitin
Clarence M. Cachagee (he/him)

The five collaborative projects A recap of 2025



Tamarack Institute, Good Neighbour Kitsilano, and MaRS Discovery District

After the 2021 heat dome in British Columbia, which resulted in over 600 heat-related deaths, a sobering truth emerged. The coroner’s report revealed that most fatalities occurred in homes lacking adequate cooling systems, disproportionately affecting older adults living alone in socio-economically deprived neighbourhoods. For Sylvia Cheuy, Consulting Director at the Tamarack Institute (Tamarack), the findings struck a nerve. For her, the most haunting part of the coroner’s report was the conclusion that many of those lives lost could have been saved if a neighbour had simply knocked on their door. The organization partnered with Good Neighbour Kitsilano & MaRS Discovery District to bring neighbours together to activate grassroots-led emergency preparedness.

At the centre of this approach is the role of “block connectors:” trusted residents who serve as champions of connection and emergency action.



“It’s not what’s in your emergency preparedness kit but who is in your emergency preparedness kit,” explains Ksenia Stepkina, founder of Good Neighbour Kitsilano. “It’s about ensuring no one is left behind during a crisis.”

Ksenia Stepkina
Good Neighbour Kitsilano, Founder

The five collaborative projects A recap of 2025



East Scarborough Storefront, Catalyst Circle, and University of Toronto’s Dalla Lana School of Public Health and Munk School of Global Health Affairs & Public Policy

In the Kingston-Galloway Orton Park (KGO) neighbourhood in Scarborough, one of Ontario’s most socially and economically vulnerable communities, climate-related emergencies are accelerating.

To tackle this growing problem, East Scarborough Storefront partnered with Catalyst Circle and researchers from the University of Toronto’s Dalla Lana School of Public Health and Munk School of Public Policy to launch **Bouncing Forward**. This initiative is designed to help KGO residents prepare for, respond to, and bounce forward from climate-related emergencies. Integral to the project is recognizing communities as instrumental players in their own resilience through a Connected Community approach. This focus on co-operation is essential.

“We’re building the social fabric that’s important for preparing for these kinds of emergencies,” Sahar Vermezyari, Director of East Scarborough Storefront, shares, explaining that even as the plan evolves, the relationships remain central. “When we need to action a plan, everyone will know their role and will have had a part in developing it.”

From heat-wave preparedness to civic participation, from systems design to local action, Bouncing Forward is reimagining what equitable climate action can look like. Perhaps most importantly, it is proving that when communities lead, and when funders bridge the divide by supporting collaboration instead of merely outcomes, then real change becomes possible. “We need to ensure that folks who are most vulnerable to these negative impacts are active participants in the planning and



response to these kinds of climate emergencies,” shares Sahar Vermezyari.

The five collaborative projects A recap of 2025



Social Development Centre Waterloo Region and VERiS Research Centre (Wilfrid Laurier)

Local climate adaptation and resilience efforts are mostly led by municipalities, with little meaningful engagement from community members, especially those from marginalized groups. For the Social Development Centre Waterloo Region and the VERiS Research Centre, this approach undermines the efficacy of any climate strategy; the impacts of climate change are often more acute for vulnerable people, whose voices should be integral to strategy development. The urgency of this approach is echoed by Dr. Manuel Riemer, Director at Wilfrid Laurier's Viessmann Centre for Engagement and Research in Sustainability (VERiS), a

key partner in the initiative:



"This project is about recognizing that there are gaps in the formal climate strategies and that community-led initiatives are often overlooked," he explains.

Hoping to fill this gap, the two organizations developed a Climate Resilience Strategy that starts with grassroots initiatives and scales up from there. The goal of this project is to identify, map, and uplift grassroots initiatives already in development and then determine how to help them. At the heart of their strategy is a focus on lived expertise, with the belief that firsthand experience offers a uniquely important perspective.

The five collaborative projects A recap of 2025



Praxis Spinal Cord Institute and Technology for Living

People with disabilities, including those with spinal cord injuries (SCI), face greater risks during heatwaves, a reality compounded by physiological vulnerabilities and systemic gaps in emergency response planning. The team at Praxis Spinal Cord Institute was determined to address indoor heat risks for people with SCI without negatively impacting the planet. The question was: how? It turns out the answer was found in a partnership with Technology for Living (TFL)-a British-Columbia-based organization working with people who have severe physical disabilities. They asked a crucial question: how can we address indoor heat risks for people with SCI while avoiding high-energy or emissions-heavy solutions? The team wanted to find an answer that addressed the issue of temperature regulation, but that had a low impact on the planet. To source the most effective, scalable solution, Praxis held a global pitch

competition to identify innovative, low-impact cooling technologies. Applicants proposed a range of options, from water and carbon dioxide to thermoelectric cooling using nanoparticles. “The one that we finally selected uses thermoelectric



materials without any moving parts, and the project aims to show policymakers and other decision makers the viable, environmentally friendly alternatives already exist,” explains

Tathagata Ray, Innovation Manager at Praxis.



Engaging employees

Our employees are the heart of *Insurance that does good*. We strive to reflect our employees' commitment to the community by providing meaningful opportunities to give back at work. In 2025, 76% of our employees volunteered their time and efforts directly with charities in our community during working hours.

Our workforce is caring, generous, and engaged in our local communities, and continues to Spread Good by donating their time, talents, and resources.

Through the Circle of Good Employee Program in 2025, the Foundation donated \$200,000 to support the causes that matter most to our employees. We support our employees' commitment to the community in four ways:

We give where they give

Through a shared values approach, the Foundation provides financial support to the causes our employees donate money, time, and effort to. We match personal donations and fundraising efforts.

Employee-nominated charity application

We know our employees are passionate advocates and contributors to meaningful causes across Canada. Through our Circle of Good Program, in 2025, we were proud to provide 10 \$5,000 grants to Canadian registered charities doing impactful work, nominated by our employees.

This opportunity was available for employees who:

- Have been directly impacted by a charity;
- Have volunteered, served on the board, or actively fundraised for a charity;
- Have seen a close family member or friend supported by the organization; or who
- Regularly donate or advocate for the charity's mission.

While all employees are welcome to apply, this application is intended to highlight charities that hold personal significance—those they have been involved with directly as a volunteer, recipient, advocate, or through a meaningful connection themselves, or with their family or friends.

They have a say in our giving

Select employees represent employee voices on the Social Impact Advisory Council, which reviews both employee-nominated charity applications and strategic charitable partnership applications, reaching consensus on which should move forward for executive approval. This year, the Council also spent time between review meetings learning about accelerated impact granting and hearing from a charitable partner about the value of undesignated support and capacity-building.

We give time during working hours for our employees to volunteer

In 2025, Gore provided 25 in-community employee volunteer events and 75 purpose-related activities, totalling 2,800 hours of employee time invested in our purpose during working hours, equalling nearly \$145,824 in time invested.



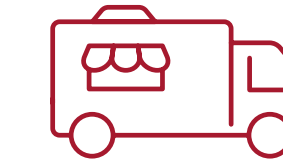
Community Day

In 2025, our annual Community Day brought together nearly 400 employees from across Canada, along with 80 partners from Gore brokers from Broker Team, Waypoint, and NFP, to support charitable organizations in the communities where we live and work.

Now in its third year, Community Day has grown into an enterprise-wide initiative that mobilizes our people through meaningful volunteer experiences, strengthening relationships across teams, and advancing our shared commitment to create positive social impact in our communities.

In 2025, our employees and broker partners contributed more than 825 volunteer hours across 14 charitable organizations on Community Day and through our three Pre-Community Day events.

These collective efforts supported local food security, environmental stewardship, housing supports, newcomer inclusion, and emergency preparedness—reflecting our belief that strong communities are built through shared responsibility and active participation.

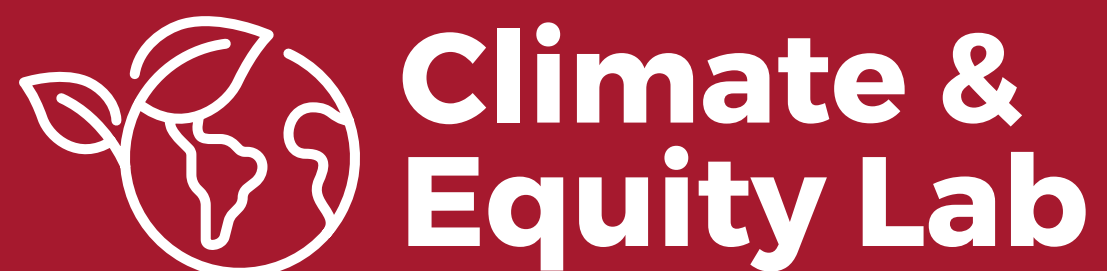


Mobile Food Market

In 2025, Gore was proud to continue our partnership with the Cambridge Food Bank by hosting the Mobile Food Market on-site, every second Tuesday of each month, at our Cambridge office. This initiative brings fresh, locally-grown produce directly to our employees while helping extend critical food access to community members experiencing food insecurity.

Over the course of the year, our employees purchased 448 baskets of produce, contributing \$4,918 toward the program. Since welcoming the Mobile Food Market to our Cambridge office in 2024, Gore employees have purchased close to 600 food baskets, contributing over \$6,700 and subsidizing over 580 produce baskets for individuals and families in our community who otherwise would be unable to afford them. These contributions play a meaningful role in the overall sustainability of the Mobile Food Market Program.

Our support has also helped expand the market's reach. The Cambridge Food Bank has shared that our ongoing support has strengthened their ability to bring other corporate partners on board, amplifying the program's impact across the community.



The Climate & Equity Lab (the Lab) was launched in 2023 by The Gore Mutual Foundation, in partnership with Social Innovation Canada and York University's Faculty of Environmental and Urban Change, to understand the impacts of climate change on vulnerable groups in Canadian urban environments: Waterloo Region, the Greater Toronto Area (G.T.A.), and Lower Mainland Vancouver, including the increasing number of Canadians who are deemed "uninsurable."

The Foundation co-founded the Lab because the societal and economic impacts of the climate crisis require a unified effort to support those most at risk. By uplifting community-led knowledge and solutions, and by activating research through social innovation, we aim to help communities better mitigate and adapt to climate impacts.

As climate disasters become more violent and frequent, they become more expensive. In previous decades, the cost of weather-related disasters was roughly equivalent to one per cent of Canada's annual gross domestic product (GDP) growth. In the last decade, disaster costs have climbed to between five and six per cent of annual GDP growth.⁵

The Lab's approach to climate equity

By fostering cross-sectoral and cross-scale coordination, the Lab's approach:

- Influences systemic thinking into policies, practices, and resource allocation.
- Restructures climate adaptation knowledge rooted in place-based lived experiences.
- Integrates equity and justice principles in adaptation decision-making processes.
- Empowers equity-deserving people to lead decisions on adaptation and housing.
- Addresses the root causes of climate equity vulnerabilities.

Phase 1 discovery findings: Factors that contribute to vulnerability as our climate changes

While adaptation efforts have made progress in some areas, many strategies remain fragmented, exclusionary, or ineffective for the most vulnerable populations. A literature review by York University revealed gaps in the following existing solutions and policy frameworks:

- Climate adaptation and resilience
- Energy, poverty and housing affordability
- Environmental justice and climate gentrification
- Health and well-being
- Policy and governance

The literature underscores the benefits of viewing climate adaptation through an equity lens—ensuring that housing policies, energy affordability measures, and climate resilience strategies work together rather than in isolation. Addressing the gaps identified above requires holistic, community-driven solutions that prioritize affordability, tenant protections, and long-term housing stability. Without systemic reforms, adaptation efforts risk deepening the very inequalities they seek to address, leaving the most vulnerable populations with few viable pathways to climate resilience.

⁵Canadian Institute for Climate Choices. **TIP OF THE ICEBERG: Navigating the Known and Unknown Costs of Climate Change for Canada.**

Phase 2 promising interventions

In phase 1, five promising approaches, or levers of change, were identified to mitigate the impacts of climate change on equity-denied communities, including:

1. Housing solutions that embed climate adaptation
2. Community-led resilience
3. Inclusive municipal climate adaptation approaches
4. Collaborative action and advocacy
5. Access to affordable insurance

Of the five levers of change identified in Phase 1, two were thought to be favourable to experimentation: housing solutions that embed climate adaptation considerations and community-led resilience. Phase 2 launched in the fall of 2024 to identify promising ideas related to these two levers, through two key activities: prototyping working groups led by SI Canada and well-being workshops with community members led by York University to test and refine these ideas.

Through these activities—which were held in Waterloo Region, the Greater Toronto Area (G.T.A.), and Lower Mainland Vancouver—we engaged 82 contributors.

The ideas generated explored topics such as:

- Governance and policy changes
- Community infrastructure and housing
- Economic solutions
- Social connection and mutual aid
- Education and capacity-building
- Media, storytelling, and cultural shifts
- Mental health and healing
- Community-based emergency response
- New funding models

Several priority ideas and interventions emerged and were refined by the contributors, who narrowed them down using the criteria established during Phase 1.

Through Social Innovation Canada’s prototyping working groups, consisting of contributors from each of the three regions, they developed prototype interventions specific to their communities’ local needs.

Toronto’s intervention

Toronto’s intervention explored how neighbourhood-based networks can help people access resources and support before, during, and after extreme weather events.

They explored how best to meet community members where they are at, in the spaces they already frequent, and connect them with existing resources that can help them prepare for, respond to, and recover from climate hazards.

The approach is based on Block Parent Models and Vaccine Ambassador Programs and emphasizes trusted, hyper-local connections that can reach people who may not engage in formal spaces. The network could include non-traditional spaces (i.e., corner stores, barber shops, housing co-ops) as well as peer-to-peer systems (i.e., Facebook neighbourhood groups, WhatsApp chats).

Vancouver’s intervention

Vancouver’s intervention explored how local organizations can come together, share what’s working, and support one another in helping communities build climate resilience through a collaboration platform.

This platform could help organizations do more with less by reducing gaps, duplication, and administrative burden across community organizations, enabling them to spend their resources more effectively.

Many local organizations are already supporting their communities in times of climate hazards, but often in isolation and with limited-capacity.

Waterloo’s intervention

Waterloo’s intervention explored an effective, inclusive strategy for incorporating the lived experiences of equity-deserving communities into the design of climate adaptation programs.

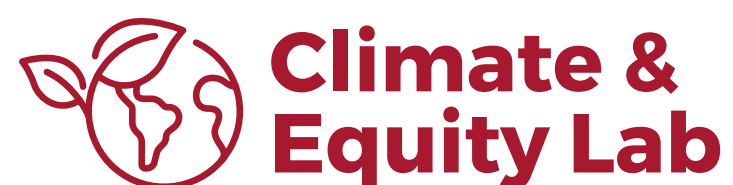
There is a widespread understanding that hearing from those who are most impacted by climate change is essential in designing effective plans for responding to climate hazards. Those with lived experiences not only have firsthand knowledge of the challenge, but they may often have their own solutions already in place.

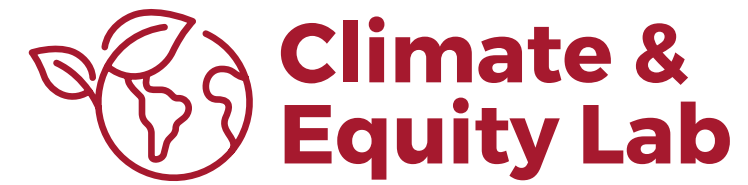
There are also many best practices available on incorporating lived experiences effectively. However, a gap has emerged in applying these best practices within existing constraints. For example, incorporating lived experiences requires building long-term, trusting relationships with communities. While this takes time and commitment, climate projects are typically funded on a fixed timeline and need to demonstrate tangible progress to their funders.

A need has emerged for tangible examples and models of how to incorporate lived experiences into climate resilience planning.

The prototype aims to demonstrate a tangible way of listening to and learning from communities most affected by climate change. The approach begins by identifying trusted community members who act as connectors within their neighbourhoods and partnering with them to build relationships with grassroots organizations. Through these relationships, we can better understand what local initiatives are already doing effectively, what challenges they face, and how they can be supported.

The next step involves exploring how these community-driven solutions can be scaled and integrated into broader systems.



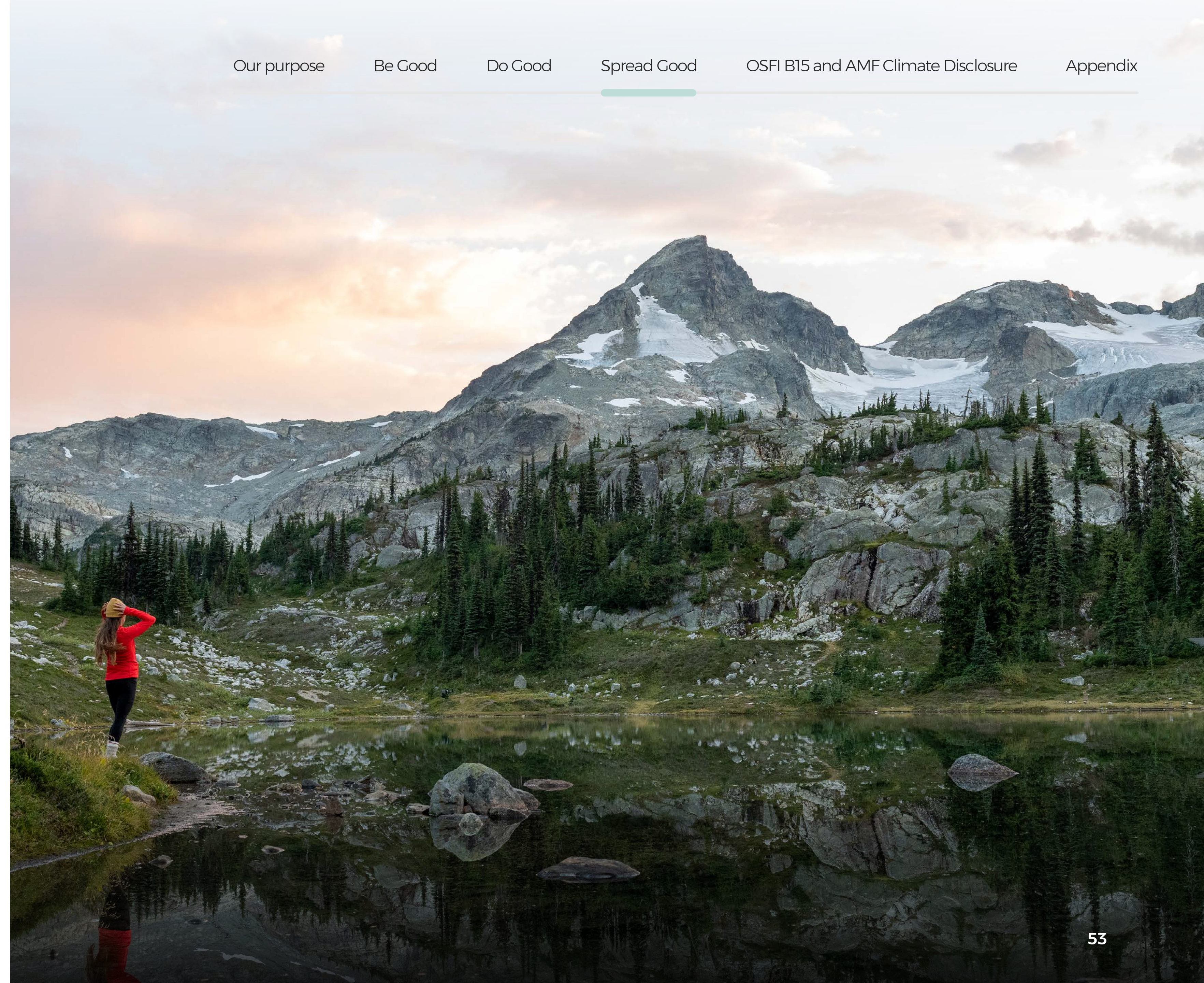


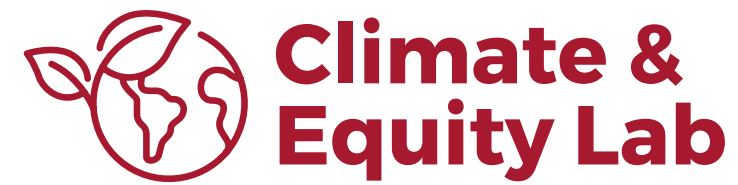
Next steps for Phase 3

Phase 3 will build upon the findings from Phase 2 and York University's evaluation of the three interventions, while exploring several unanswered questions, such as:

- How might we support promising interventions based on community needs? What system players are necessary for this support?
- How might these interventions be refined based on our evaluation criteria?
- How might this work apply to other regions? How could this work be applied to other organizations and municipalities within the region?
- How might we improve equity, transparency, and collaboration in our Lab to help local organizations build capacity for their climate resilience work?
- How might we shift public and institutional funding priorities more intentionally toward climate resilience?

A key focus of Phase 3 will be the exploration of systemic factors that may enable or constrain local interventions. We will conduct additional research and stakeholder engagement to further assess local interventions and how these align with system priorities and strategies.





Climate & Equity Lab

Spotlight on the Lab’s Postdoctoral Research Fellow, Evelyn Amponsah

Climate, housing, and human well-being



Evelyn Amponsah

York University Faculty of Environmental and Urban Change (EUC)

As a Postdoctoral Research Fellow for the Climate & Equity Lab, working under the supervision of Dr. Lina Brand Correa and with research assistance from EUC, PhD student, Arsam Muhammad, my work focuses on a question that is becoming increasingly urgent: What does climate resilience look like for people whose housing already places them at risk?

Working with communities in the Greater Toronto Area (G.T.A.), Kitchener-Waterloo, and Vancouver, I study how extreme heat, inadequate housing, and uneven access to resources shape everyday life for low-income tenants, newcomers, racialized residents, and people living in single-room occupancies. Much of this work unfolds in basements, aging high-rises, and SROs (Single Room Occupancies), spaces where the impacts of climate change arrive first and hit hardest.

Rather than treating climate adaptation as a technical or engineering challenge, this research centres around human well-being and dignity. Using the Max-Neef Human Needs Framework, I examine how heat, overcrowding, poor ventilation, and institutional neglect cut across nine fundamental needs: safety, subsistence, identity, participation, affection, understanding, leisure, freedom, and creativity. Tenants consistently described conditions that threaten not only their physical comfort, but their sense of worth, autonomy, and belonging. At the same time, they share deeply creative forms of survival, including mutual aid networks, local cooling strategies, community repair work, and grassroots knowledge-sharing, which reveal an overlooked but powerful form of climate leadership.

Across all three sites, a clear pattern emerges: climate vulnerability is inseparable from housing injustice. Tenants face

barriers not because they lack knowledge or motivation, but because systems designed around profit, bureaucracy, and cost-saving fail to protect those with the fewest options. “Green” policies often bypass those most affected, while basic needs such as cool air, safe buildings, and reliable information, remain unmet.

What the research shows, however, is that residents are not passive recipients of risk. They are builders of care networks, innovators of low-cost solutions, and advocates for dignity in places where the right to safety is routinely compromised. The Climate & Equity Lab’s work brings these insights forward, demonstrating that climate resilience must be shaped with communities, not delivered to them.

This work is ultimately about shifting climate policy toward care, justice, and human-scale solutions. By foregrounding the experiences and expertise of tenants, the research offers a grounded view of what equitable adaptation can look like: cooling centres designed with local knowledge, accessible and culturally relevant communication, tenant-led housing governance, and retrofit strategies that enhance well-being without displacement.

What tenants across the country are telling us is both simple and profound: climate action must start at home—with safe housing, accessible information, and institutions that treat people with respect and do not undermine their humanity. Their voices point toward a future where climate resilience is measured not only in infrastructure upgrades, but in dignity, autonomy, and the ability for communities to thrive in the places they call home.



OSFI B15 AND AMF CLIMATE RISK MANAGEMENT GUIDELINE DISCLOSURE

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Overview

Climate change is having a significant impact on our business model. Our industry has a role to play both because we are at the front line of the impacts being felt through our claims processes and because of the opportunities available to us through our investments, which we can leverage to help support a transition to a lower-carbon economy.

In 2023, the Office of the Superintendent of Financial Institutions Canada (OSFI) introduced Guideline B-15: Climate Risk Management, setting out its expectations related to the management of climate-related risks by all federally regulated financial institutions. Guideline B-15 applies to Gore in respect to its 2025 fiscal year-end, because as of 2026, we will be regulated by the AMF.

In 2024, the AMF released its Climate Risk Management Guideline, setting principles-based expectations for how Quebec regulated insurers manage climate-related risks.

This section of the report is organized to meet OSFI and AMF regulatory guidance and is organized under the key areas of climate change-related governance, strategy, risk, metrics, and targets.

Climate change governance

Over the past three years, we have been integrating climate change risk considerations into various elements of Gore's governance structure. We have formally included climate change in the mandates of both our full Board as well as the Audit and Risk Committee. In 2024, we introduced a new Climate Risk Governance Model that includes various levels of our organization.

Internal governance of climate risk

Board
(Audit & Risk Committees)

Has oversight of climate-related risks and opportunities through its oversight of Gore's risk frameworks and the ongoing review of significant risks to the organization. These include emerging risks and changing regulation.



Executive Committee

Approves Climate Risk Management Strategy and ensures we are meeting regulatory requirements.



OSFI B-15 Internal Working Group*
(Chair: VP & Head of Purpose and Sustainability)

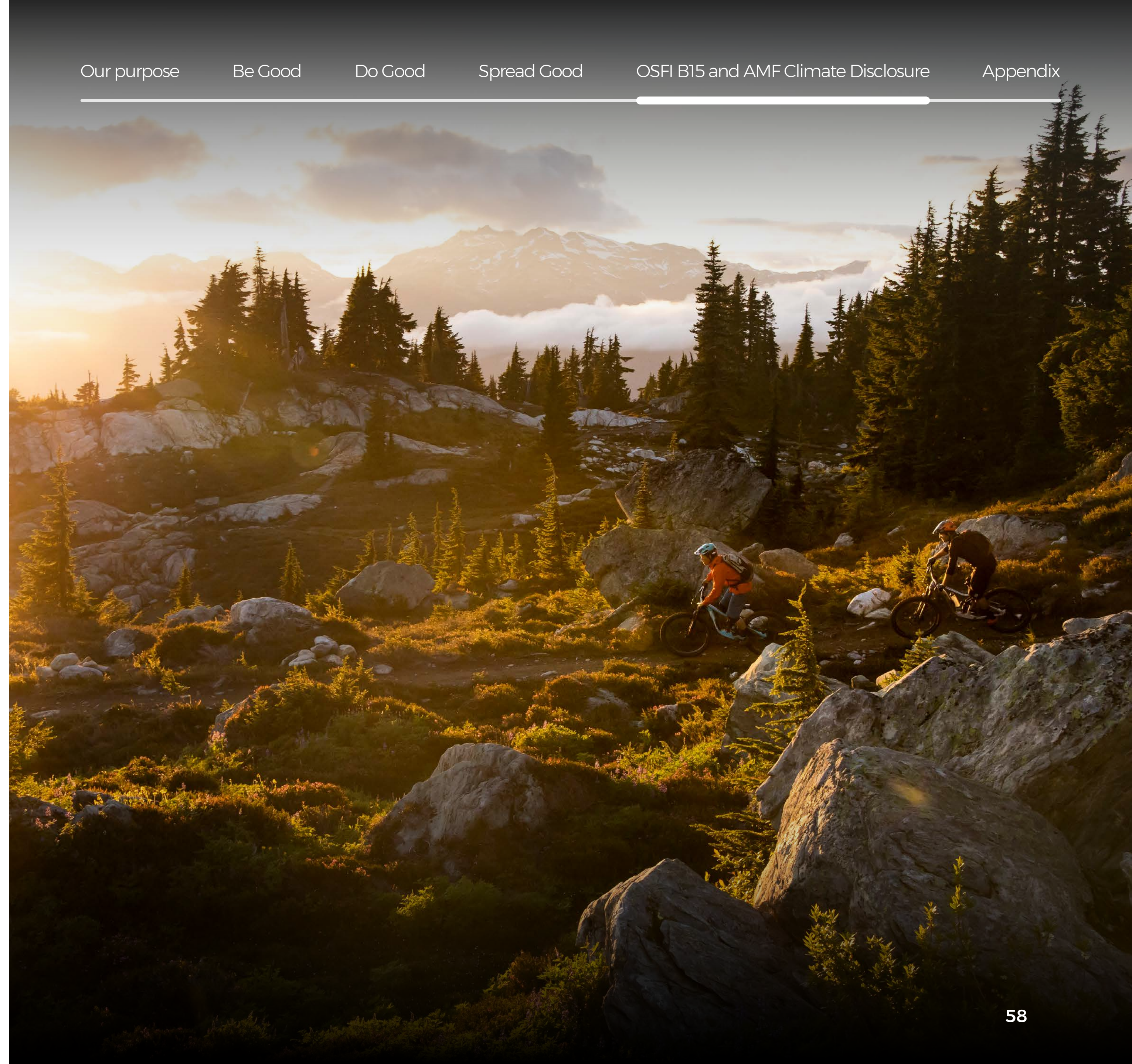
Operationalizes our Climate Risk Management Plan and advises the Executive Committee on prioritization, challenges, and resources requirements. Includes representation from Risk, Underwriting, Pricing, Finance, Compliance, and Data Management teams.

*The OSFI B-15 Internal Working Group includes representatives from across key areas of the organization. It supports the prioritization of climate risk initiatives through annual plans approved by the Executive Committee and helps identify both physical and transition-related risks and opportunities.

Climate Change Strategy

As a property and casualty (P&C) insurer, the impacts of climate change, particularly the increase in frequency and severity of catastrophic events, are highly relevant to our business. Changes in the physical environment, policy, and regulation, as well as the support required to move into a lower-carbon economy, may affect how we underwrite and price our products and manage our investments. Increased catastrophic events also have implications on our ability to secure reinsurance, which may lead to increased volatility in our returns and additional pressures and uncertainty in our required capital position.

Transition risks result from the economic and societal shifts associated with transitioning to a low-carbon economy. In the near term, transition risks will likely have the most significant impact on asset values. Changes in regulations, climate policies, energy technology, and markets can lead to economic disruptions and sudden repricing of financial assets. The Canadian economy is particularly exposed to transition risks given its large resource base and significant oil and gas sector. Stranded assets are a key transition risk and occur when a carbon-intensive asset experiences a premature write-down, devaluation, or conversion to liability.



Our work over the past four years has focused on the following:

Enterprise risk management

- Formalized our governance over climate change risk and introduced a new cross-functional working group reporting to our Executive Committee and Audit & Risk Committee of the Board (see **page 12** for more information on our overall Purpose Governance Framework).
- Conducted a table-top climate risk materiality assessment.
- Completed OSFI’s Standardized Climate Scenario Analysis Exercise as part of OSFI B15.

Strategy and operations

- Conducted an energy audit against our current operational GHG emissions, and in early 2024, set a net zero target for our operational scope 1 and 2 emissions for 2035. See **page 24** for our 2025 operational GHG emissions inventory and the progress we have made on our 2035 net zero target.
- In 2024, we conducted a dry run of our insurance-associated emissions for Commercial Property, Commercial Auto, and Personal Auto in alignment with PCAF, which allowed us to identify existing data gaps. We re-ran the analysis in 2025, which resulted in an improved data quality score for personal auto; however, data gaps remain for Commercial Lines. We will continue to address these gaps in future reporting cycles.
- Over the past two-years, as part of our annual review of best practices in executive compensation, we have reviewed various options to link the executive pay of our CEO and other C-suite executives to our climate-related targets. While we have not yet put such provisions in place, we will continue to review and consider this for the future.

Investments

- Continued our work to quantify our financed emissions, gaining a better understanding of the data gaps and data quality issues that currently exist to improve our data quality score across various asset classes over time. This year, we saw an increase in the data quality score across various asset classes. See **page 32** for our 2024 financed emissions inventory.

Advocacy and engagement

We have been an active participant in various associations and industry working groups focused on climate change; including:

- Insurance Bureau of Canada’s (IBC) Sustainable Finance Working Group
- Climate Proof Canada Coalition
- Canadian Association of Mutual Insurance Companies (CAMIC)
- International Cooperative and Mutual Insurance Federation (ICMIF) Sustainability Forum
- International Cooperative and Mutual Insurance Federation (ICMIF) Americas’ Sustainability Working Group
- Ducks Unlimited Canada’s Nature Force

See **page 36** for more information on our advocacy and engagement.

Governance and reporting

- In 2022, we published our first **ESG Report**, committing to maintaining transparency on our purpose journey by releasing an annual report.

Climate change risk

Our definition of climate-related risk is aligned with the TCFD definition: the risk of loss and/or reputational damage resulting from the inability to adequately plan for the impacts of climate change or the transition to a lower-carbon economy through mechanisms such as industry regulations, government interventions, and shifts in consumer preferences.

Gore's risk taxonomy recognizes climate-related risks, including physical risk, transition risk, and liability risk. In addition, we understand that climate-related risks can interact with and heighten risk severity in other parts of the taxonomy.

In 2022, we initiated a review of key policies and processes to better understand the integration of climate-related risks into the ERM Framework to ensure they are managed in a manner consistent with our common approach to risk management. This work continued as we worked on implementing the OSFI Guidelines B-15 Climate Risk Management.



**Climate Risk
Materiality Assessment**

Climate change is considered an amplifier to the traditional risk categories monitored by financial institutions (including insurance). In 2025, we conducted a high-level quantitative table-top exercise to review and document how climate change is impacting our key risk categories and how we mitigate those risks within Gore’s risk taxonomy.

Risk type	Physical or transition	Risk taxonomy definition	Climate change impact on our business, by risk type	Time horizon	Mitigation/transition actions
Insurance risk	Physical	Risks linked to the underwriting of insurance policies; includes deviation from standard claims intake or lapses and revisions to policy wording; underwriting and reserve risks; and impacts in frequency and severity of extreme weather events.	The increasing frequency and severity of extreme weather events heighten concentration risk by exposing certain regions with increased potential for insurance losses due to certain perils.	Medium-term to long-term	Concentration risk is monitored through our underwriting process to inform our understanding of current and emerging concentrations and to drive appropriate geographic diversification.
Operational risk	Physical	Risk of loss resulting from inadequate or failed processes, people, and systems, or from external events.	Operational risk relates to our ability to protect our people, assets, and systems from adverse external events—including extreme weather—and to maintain service to our customers with minimal disruption.	Medium-term	Gore maintains a Business Continuity Management Framework that considers scenarios that could impact the organization’s operational resilience. We work to maintain appropriate contingencies to ensure continued operations of our critical functions in the face of climate-related physical impacts to our physical assets, systems, and staff.
Third-party risk	Physical	The risk of inadequate selection, contracting, and oversight of third-party relationships, including inadequate third-party performance and cyber and technology risks.	Third-party risk can be heightened with the impact that climate change and extreme climate events have on our third-party vendors, which can impact their performance and ability to meet their contractual obligations to our organization.	Medium-term	Gore maintains a Third-Party Risk Management Framework that considers our reliance on third parties to meet our goals and obligations, especially as they pertain to disruptions to our critical functions. Third parties are assessed during intake and on an ongoing basis, and appropriate due diligence is expected based on our assessment of their criticality. We monitor and report on the performance of critical third parties.
Market risk	Transition	Risk of loss due to changes in external market variables.	Unexpected market factors or policy/regulatory developments targeted at high-carbon sectors can impact the value of securities in high-carbon sectors.	Medium-term	We maintain a statement of Investment Policies and Procedures (SIP&P) to guide our investment mix. We continuously monitor our portfolio results and allocations/mix.
Political and regulatory risk	Transition	Political or regulatory changes (such as governmental policies or new regulations) which have an impact on our business model or the economics of our industry.	The risk of an organization being unable to comply with regulatory requirements as they relate to climate risk, including requirements related to internal policies, procedures, and/or external disclosures.	Short-term	With the introduction of Guideline B15, we have established an internal cross-functional working group that monitors regulatory changes and requirements related to climate to ensure compliance. We regularly monitor regulatory and legal developments in Canada and abroad that may impact our climate-related reporting.
Legal risk	Transition	Failure to effectively identify, apply, and address the impacts of laws, regulations, and contractual rights and obligations on the company.	Legal risk posed by rules and regulations, such as Bill C-59, if accused of false or misleading claims of the climate benefits associated with our products, services, or business activities (i.e., greenwashing).	Short-term	We have a formal governance process for all external sustainability disclosures, including external legal review of our annual Sustainability Report against potential legal and reputational risks. We regularly monitor regulatory and legal developments in Canada and abroad that may impact our climate-related reporting.
Brand risk	Transition	Risk of failing to create and maintain a positive organizational image, failure of brand campaigns and other promotional activities, including risks related to changing social and cultural expectations.	Reputational risk can arise from stakeholders’ perceptions—whether true or not—that the organization is not equipped to manage the climate-related risks it faces, or a lack of confidence in the ability of the organization to meet its climate objectives, targets, or goals.	Short-term	As it relates to climate objectives, goals, and targets, we have taken the approach to focus on understanding, measuring, and validating our data before externally disclosing and/or setting targets. This has been supported through a formal Inventory Management Policy for our GHG inventories and has included third-party assurance on our operational emissions that were used to set our 2035 operational target.

Time horizons: Short-term = within a year; Medium-term = 2-5 years; Long-term = 5+ years

Over the past few years, we have focused our efforts on better understanding the way climate change impacts our traditional risk categories as reflected above. To the right is an overview of our ongoing work.

Transition risk

Quantification

In 2022, we began our journey by gaining a better understanding of our financed emissions by conducting a baseline for 2021 and by obtaining a data quality score for each asset class. We have continued this work, and since then, we have increased the data quality score across various asset classes year-over-year. However, there continues to be considerable estimation that needs to take place across various asset classes. Our focus continues to be to increase our data quality score and reduce the amount of estimation required.

Market risk analysis

In 2022, using the framework from the Bank of Canada and the OSFI pilot project on climate scenario analysis, we performed a series of climate simulations to better understand the impact of climate-related risks on our investment portfolios, using our 2021 baseline.

More recently, Gore did not meet the threshold for the market risk module of OSFI's Standardized Climate Scenario Analysis Exercise in 2024, as the requirement applied only to financial institutions with more than \$100B in total assets as of Q4 2023.

Credit risk analysis

As part of the OSFI Standardized Climate Scenario Analysis Exercise in 2024, we had limited exposure to transition credit risk, as the assets within scope for Gore were limited to our broker loans. After completing the exercise, it was determined that the impact on credit risk was immaterial to our organization.

Physical risk

Physical risks are related to the physical impacts of climate change and can be classified as either acute or chronic.

Acute physical risks are short-term events associated with extreme weather, such as wildfires, floods, and storm surges. Chronic physical risks refer to changes in longer-term climatic trends that include increases in mean temperature and precipitation and may result in rising sea levels and sustained heat waves.

For P&C, the most direct impacts will likely affect property, motor, and specialty lines due to their exposure to increased extreme weather events. Natural disasters (of which 85% are weather-related) will increase in severity in a warming climate, creating a high-level of volatility, and may lead to a significant increase in capital requirements. However, the P&C annual renewal cycle will allow for continual adaptation of products and pricing to adjust to changing conditions.

Gore undertakes an annual Own Risk and Solvency Assessment (ORSA). This internal process guides the alignment of the organization's risk profile with capital needs, under normal and stressed conditions. Physical risk scenarios related to insurance catastrophic events and the impact of climate change are included in this exercise and contribute to our assessment of capital adequacy.

The OSFI Standardized Climate Scenario Analysis for the industry is designed to objectively assess the resilience of financial institutions to climate-related risks. As part of OSFI's 2024 Standardized Climate Scenario Analysis exercise, our Physical Risk Strategy included assessing our exposure to both Commercial and Personal Property. However, the FSAs in scope for the exercise and the fact that some key geographical areas for certain perils were not included limit how much we can use the results of this exercise in our analysis of our exposure to these risks.

On an ongoing basis, we are looking at flood and wildfire risks for Ontario and British Columbia and learning how we can incorporate better data into our future-looking underwriting and pricing strategies.



Climate change metrics and targets

Over the past four years, we have focused a considerable amount of time and resources on understanding our overall emissions inventory. This includes scope 1, scope 2, and certain scope 3 emissions, including financed emissions and insurance-associated emissions.

In this report, we have disclosed categories of our scopes 1 and 2, as well as certain scope 3 emissions for 2025, in general alignment with the GHG Protocol. A third-party has been engaged to conduct an annual, limited, assurance procedure for our emissions calculation.

Based on the work we have done over the last three years, we have also set a target to be net zero in our operational emissions by 2035 and have shared an update on our progress on **page 26**. We have also disclosed components of our scope 3 financed emissions for 2024, which were calculated in alignment with the Partnership for Carbon Accounting Financials (PCAF) Framework.

We will continue to better understand the sources of our financed emissions, improve our data quality score for various asset classes, and identify the areas where we may have some influence in terms of reductions.

From an underwriting perspective, in 2024, we conducted a dry run using the PCAF methodology to build out our first insurance-associated emissions inventory. This allowed us to identify gaps in data and learn more about the methodology in practice. Based on our learnings in 2024, we re-ran our underwriting emissions inventory in 2025 and succeeded in improving our data quality score by addressing key data gaps identified during the initial dry run.

At this time, we do not have board or executive compensation tied to our climate metrics and goals. We conduct market research on board and executive compensation on an annual basis, and this includes identifying links to ESG and sustainability goals. We intend to continue to monitor and consider this for the future.

Appendix



65 Forward-looking information cautionary statement

66 Additional caution regarding ESG-related disclosure

67 Sustainability performance tables

70 GRI, OSFI B15, and AMF Climate Risk Management Guideline Disclosure chart

73 Third-party verification letter

Forward-looking information cautionary statement

Certain information included in this report about our current, future, or potential strategic, operational, financial, investment, product, service, philanthropic, and capital strategies, plans, structure, models, focus, commitments, events, expectations, intentions, results, undertakings, levels of activity or impact, performance, targets, goals, achievements, or any other future-oriented events, developments, information or statements constitute forward-looking information. Statements with forward-looking information include, among others, statements with respect to our beliefs or intentions, vision, strategic goals, and priorities, including our plans, targets, commitments, and actions related to our corporate and purpose strategies, sustainable investment strategy, governing and operational structures and business plans, including our environmental, social and governance strategy and plans and impacts of same. They also contain statements regarding our expectations and objectives related to climate change, GHG emissions, financed emissions, underwriting process, and product and service adaptation related to climate risk, digital technology, undertakings and impacts on poverty, equity, diversity, inclusion, broker partnerships related to purpose, and philanthropy (directly and through the Foundation). In some cases, forward-looking information can be identified by the use of forward-looking terminology such as “plans”, “targets”, “goals”, “commitments”, “promises”, “expects”, “estimates”, “strategy”, “intends”, “anticipates”, “believes”, or variations of such words, and phrases or statements that certain actions, events or results “may”, “could”, “would”, or “will”.

Statements containing forward-looking information are not historical facts or promises of future performance but instead represent management’s expectations, estimates and projections regarding possible future events or circumstances. Certain statements made in this report use a greater number and level of assumptions and estimates and are over longer time frames, and these assumptions and estimates are highly likely to change over time. Forward-looking information is, by its very nature, information that carries with it a level of uncertainty, and despite our careful preparation and review of the forward-looking information, there can be no assurance that the underlying opinions, estimates and assumptions, which are the basis of such information, will prove to be correct.

Forward-looking information is based on opinions, estimates, and assumptions that we considered appropriate and reasonable as at the date such statements are made, and is subject to many factors, individually or in the aggregate, that could cause our actual results, performance or achievements, or other future events or developments, to differ materially from those expressed or implied by the forward-looking statements, including without limitation, our integration with Beneva following the merger; climate change dynamics; availability of comprehensive and high-quality GHG emissions data; varying decarbonization efforts across economies; balancing interim emission reduction targets with an orderly and just transition; economic and investment market conditions; need for active and ongoing engagement with stakeholders, including businesses and governmental and

non-governmental organizations; development and deployment of new technologies; industry-specific solutions; evolutions in customer, community and other stakeholders’ expectations; labour market demographics and competition; ability to recruit, retain and develop employees; legislative and regulatory developments; ability to successfully implement various initiatives within expected time frames, impact of economic and political volatility and uncertainty, and other factors. These factors are not intended to represent a complete list and there may be other factors that could also cause actual results or future events to differ materially from those expressed or implied in such forward-looking information.

There can be no assurance that such forward-looking information will prove to be accurate; actual results and events could differ materially from those anticipated in such information. Accordingly, readers should not place undue reliance on forward-looking information, which represent management’s view only as at the date made and is subject to change after such date; we disclaim any intention, obligation or undertaking to update or revise any forward-looking information or statements, whether written or oral, that may be made from time to time by or on behalf of Gore, except as required by law.

All forward-looking statements and future-oriented information expressed in or implied by the forward-looking statements in this report are expressly qualified by the foregoing cautionary statements.

Additional caution regarding ESG-related disclosure

Gore also cautions readers of the following regarding the environmental, social, and governance (“**ESG**”) disclosures in this report:

- In setting and implementing our strategy, objectives, targets, commitments, goals, frameworks, metrics, and targets regarding environmental, social, and governance matters (“**ESG objectives**”), and in preparing this report, we have made various assumptions, including about political, economic, environmental, climatic, technological, scientific and regulatory circumstances, and trends. These assumptions are inherently subject to uncertainty and may not prove to be correct. If any of these assumptions prove incorrect, it could have a material impact on our ESG objectives and our ability to meet them.
 - The terms “ESG,” “green,” “eco,” and “sustainable,” in addition to similar terms used in this report, are evolving, and Gore may reconsider the use of such terms at any time, including in response to evolving ESG-related market practices, taxonomies, methodologies, criteria, and standards (“**ESG standards**”).
 - There could be changes to the ESG standards that governmental authorities, non-governmental bodies, the insurance sector, civil society, and Gore use to classify, measure, describe, evaluate, assess, report on, and verify business and environmental activities, including our ESG objectives. In some cases, there may not yet be relevant ESG standards. Gore may update its ESG objectives and any targets in light of new and evolving ESG standards.
 - Within this report, there is data and information obtained from our operating companies and other third-party sources. The use of third-party data and information must not be taken as an endorsement of such third party or its data or information or be construed as granting any form of intellectual property. Although Gore believes these sources are reliable, it has not independently verified all third-party data and information, or assessed the assumptions underlying such data and information, and cannot guarantee its accuracy. In some cases, data and information may be limited in quality, inconsistent, or unavailable. These factors could have a material impact on our ESG objectives and our ability to meet them.
 - This report may include hyperlinks and references to third-party websites and other sources. Each such hyperlink and reference are provided solely for the reader’s convenience, and any information available at these sources is not included or incorporated by reference into this report. Gore has not independently verified and cannot guarantee the accuracy or completeness of any information available at these sources and takes no responsibility for such information.
- Finally, this report has been prepared for informational purposes only and not to promote, either directly or indirectly, any business interest.

		2025	2024	2023
Employee experience				
Employee metrics	Employee voluntary turnover rate	14.6%	11.5%	17.6%
	Engagement score	77.5%	79.0%	73.0%
	Number of employees	591	567	571

Diversity, equity, and inclusion

Gender percentages by level	VP+			
	Female	52.4%	50.0%	50.0%
	Male	47.6%	50.0%	50.0%
	Non-binary	0.0%	0.0%	0.0%
	Not specified	0.0%	0.0%	0.0%
	Director			
	Female	50.0%	54.8%	44.1%
	Male	50.0%	45.2%	55.9%
	Non-binary	0.0%	0.0%	0.0%
	Not specified	0.0%	0.0%	0.0%
	Professional and individual contributors			
	Female	59.0%	58.9%	58.1%
	Male	41.1%	41.1%	41.7%
	Non-binary	0.2%	0.2%	0.2%
	Not specified	0.0%	0.0%	0.2%
	All company			
	Female	58.2%	58.4%	57.0%
	Male	41.8%	41.6%	42.8%
	Non-binary	0.2%	0.2%	0.2%
	Not specified	0.0%	0.0%	0.2%

		2025	2024	2023
Diversity, equity, and inclusion				
Diversity percentage by level				
Anyone who self-identifies as an ethnic/visible minority, disabled, or LGBTQ2S+	VP+			
	Diverse	19.0%	25.0%	25.0%
	Non-diverse	23.8%	25.0%	30.0%
	I do not wish to disclose	0.0%	0.0%	0.0%
	Non-disclosed	57.1%	50.0%	45.0%
	Director			
	Diverse	5.60%	6.45%	20.6%
	Non-diverse	27.8%	35.5%	35.3%
	I do not wish to disclose	2.80%	6.45%	8.8%
	Non-disclosed	63.9%	51.6%	35.3%
	Professional and individual contributors			
	Diverse	7.50%	8.53%	9.5%
	Non-diverse	14.2%	19.8%	21.1%
	I do not wish to disclose	0.60%	2.33%	2.9%
	Non-disclosed	77.7%	69.4%	63.5%
	All company			
	Diverse	7.80%	8.99%	10.7%
	Non-diverse	15.4%	20.8%	25.0%
	I do not wish to disclose	0.70%	2.47%	3.2%
	Non-disclosed	76.1%	67.7%	61.2%
Board gender percentage	Female	44.0%	44.0%	44.0%
	Male	56.0%	56.0%	56.0%
Board diversity	Diverse	22.0%	22.0%	22.0%
Anyone who self-identifies as an ethnic/visible minorit, disabled, or LGBTQ2S+	Non-diverse	78.0%	78.0%	78.0%

		2025	2024	2023
GHG Inventory				
Operations (tCO ₂ e)	Scope 1	348	292	241
	Scope 2	64	42	31
	Total scope 1 & 2	412	334	272
	Scope 3	12,505	7,634	8,592
Scope 1 and 2 emissions by facility (tCO ₂ e)	Cambridge office	259.8	174.8	134.6
	Toronto office	23.9	19.7	21.3
	Vancouver office	15.9	17.9	18.2
Scope 1 and 2 emissions by facility GHG intensity (kgCO ₂ e/sft)	Cambridge office	3.8	2.6	1.9
	Toronto office	2.4	1.9	2.1
	Vancouver office	2.2	2.5	2.5
Financed emissions by asset class (tCO ₂ e)	Corporate bonds	N/A	17,607	12,374
	Mortgages	N/A	886	-
	Business loans	N/A	-	5,551
	Sovereign bonds	N/A	17,014	27,198 ¹
Insurance-associated emissions (tCO ₂ e)	Personal auto ²	50,982	114,919	-

Responsible procurement

		2025	2024	2023
Vendors assessed against ESG criteria	Number of vendors that participated in survey	25	-	13

Claims		2025	2024	2023
Intake	Auto	14,949	14,929	16,679
	Property	4,628	4,285	4,997
	AB	2,095	1,918	2,286
	Casualty	1,161	1,430	1,386
	Total	22,833	22,562	25,348
Net incurred (000's)	Auto	\$97,369	\$105,149	\$112,551
	Property	\$142,437	\$132,649	\$167,114
	AB	\$40,581	\$31,810	\$35,167
	Casualty	\$70,638	\$61,222	\$56,660
	Total	\$351,025	\$330,830	\$371,492

		2025	2024	2023
Community investment				
Employee volunteering	Total number of volunteer contribution hours	2,800	3,231	3,507
Community investment value	Cash investments	\$1,162,850	\$1,210,230	\$1,365,083
	Employee time during working hours ³	\$145,824	\$165,375	\$167,073
	In-kind investments	\$93,795	\$9,257	\$600
	Program management costs ⁴	\$269,149	\$223,067	\$209,778
	Total	\$1,671,618	\$1,637,929	\$1,742,535

¹ We revised our 2023 financed emissions following corrections to the raw data. This revision reduced our originally reported 2023 financed emissions by 9,122 tCO₂e

² Data was prorated based on nine months

³ In past years, hours specific to the National Day for Truth and Reconciliation were included in our totals. Since this day is recognized as a statutory holiday in some provinces, we have decided to exclude these hours from our totals moving forward

⁴ Updates to prior year figures are attributable to refinements in how program management costs for the Social Impact Program were captured and reported

Disclosure frameworks content index

For Gore’s 2025 Sustainability Report, we used the GRI and TCFD Frameworks.

Legend

AR Annual Report

	GRI Standards	Indicator	Page numbers and comments
General disclosure			
	100s		
	GRI-101	FTE, global workforce	AR
	GRI-102-1	Name of the organization	About Gore Mutual Insurance Company (pg 3)
	GRI-102-2	Activities, brands, products, and services	About Gore Mutual Insurance Company (pg 3)
	GRI-102-3	Location of headquarters	About Gore Mutual Insurance Company (pg 3)
	GRI-102-4	Location of operations	About Gore Mutual Insurance Company (pg 3)
	GRI-102-5	Ownership and legal form	Regulatory and ownership update (pg 4)
	GRI-102-6	Markets served	About Gore Mutual Insurance Company (pg 3)
	GRI-102-7	Scale of the organization	AR
	GRI-102-8	Information on employees and other workers	Sustainability performance tables (pg 67)
	GRI-102-9	Supply chain	Responsible procurement (pg 29)
	GRI-102-11	Precautionary Principle or approach	Forward-looking information cautionary statement (pg 65)
	GRI-102-12	External initiatives	Purpose Partnership (pg 36)
	GRI-102-13	Membership of associations	External purpose engagements and collaborations (pg 36)
Strategy			
	GRI-102-14	Statement from senior decision-maker	Message from our CEO & Chair of the Board (pg 8)
Ethics and integrity			
	GRI-102-16	Values, principles, standards, and norms of behaviour	Our values (pg 5)
	GRI-102-17	Mechanisms for advice and concerns about ethics	Code of Conduct and Ethics (pg 16)
Governance			
	GRI-102-18	Governance structure	Governance (pg 16)
	GRI-102-19	Delegating authority	ESG Governance (pg 11)
	GRI-102-20	Executive-level responsibility for economic, environmental, and social topics	Purpose Governance Framework (pg 12)
	GRI-102-21	Consulting stakeholders on economic, environmental, and social topics	Purpose Partnership (pg 36)
	GRI-102-22	Composition of the highest governance body and its committees	Governance (pg 16)
	GRI-102-27	Collective knowledge of highest governance body	ESG Governance (pg 11)
	GRI-102-33	Communicating critical concerns	Broker and customer experience (pg 35)
Stakeholder engagement			

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	GRI Standards	Indicator	Page numbers and comments
Reporting practice			
	GRI-102-45	Entities included in the consolidated financial statements	AR
	GRI-102-46	Defining report content and topic boundaries	About this report (pg 6)
	GRI-102-47	List of material topics	Purpose Framework & Sustainable Development Goals (pg 13)
	GRI-102-49	Changes in reporting	About this report (pg 6)
	GRI-102-50	Reporting period	About this report (pg 6)
	GRI-102-51	Date of most recent report	About this report (pg 6)
	GRI-102-52	Reporting cycle	About this report (pg 6)
	GRI-102-53	Contact point for questions regarding the report	Cover page (pg 74)
	GRI-102-54	Claims of reporting in accordance with the GRI Standards	About this report (pg 6)
	GRI-102-55	GRI content index	Disclosure frameworks content index (pg 70)
	GRI-102-56	External assurance	Third party verification letter (pg 73)
200s			
	GRI-201-1	Direct economic value generated and distributed	Modern Mutual Model 2.0: Infinite Circle of Good (pg 10)
	GRI-201-2	Financial implications and other risks and opportunities due to climate change	OSFI B15 and AMF Climate Risk Disclosure (pgs 56 - 63)
	GRI-201-3	Defined benefit plan obligations and other retirement plans	AR
	GRI-205*	About Code of Business Conduct and Ethics and/or Anti-Corruption Policy	Code of Conduct and Ethics (pg 16)
300s			
	GRI 302-1	Energy consumption within the organization.	Climate change: Operational emissions (pg 24)
	GRI 302-3	Energy intensity	Climate change: Operational emissions (pg 24)
	GRI 302-4	Reduction of energy consumption	Update on our net zero operational target (pg 26)
	GRI 305-1	Direct (Scope 1) GHG emissions	Climate change: Operational emissions (pg 24)
	GRI 305-2	Energy indirect (Scope 2) GHG emissions	Climate change: Operational emissions (pg 24)
	GRI 305-3	Energy indirect (Scope 3) GHG emissions	Climate change: Operational emissions (pg 24); Climate change - Financed emissions (pg 31)
	GRI 305-4	GHG emissions intensity	Climate change: Operational emissions (pg 24)
	GRI 305-5	Reduction of GHG emissions	Climate change: Operational emissions (pg 24); Climate change metrics and targets (pg 63)

Disclosure frameworks content index (continued)

	GRI Standards	Indicator	Page numbers and comments
Reporting practice			
	400s		
	GRI-401	Employment	ESG Governance (pg 11)
	GRI-401-1	New employee hires and employee turnover	Employee turnover rate (pg 19)
	GRI-405	Diversity & inclusion	Diversity, equity, and inclusion (pgs 20 - 23)
	GRI 405-1	Diversity of governance bodies and employees	Diversity, equity, and inclusion (pgs 20 - 23)
	GRI-406	Non-discrimination	Diversity, equity, and inclusion (pgs 20 - 23)
	GRI FS		
	GRI FS1	Policies with specific environmental and social components applied to business lines	Our core business: Underwriting and Claims (pg 33)
	GRI FS2/TCFD	Procedures for assessing and screening environmental and social risks in business lines	Our core business: Underwriting and Claims (pg 33); OSFI B15 and AMF Climate Risk Disclosure (pgs 56 - 63)
	GRI-FS4	Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines	Our core business: Underwriting and Claims (pg 33);
	GRI-FS5	Interactions with clients/investees/business partners regarding environmental and social risks and opportunities	Do Good (pgs 27 - 36)
	G4-FS10	Percentage and number of companies held in the institution's portfolio with which the reporting organization has interacted on environmental or social issues	Our sustainable investment process (pg 30)

OSFI B15 and AMF Climate Risk Disclosure

OSFI B15 and AMF Climate Risk Disclosure		Page numbers and comments
OSFI B15 and AMF Climate Risk Disclosure	Governance	Climate change governance (pg 57)
OSFI B15 and AMF Climate Risk Disclosure	Risk management	Climate Change Strategy (pgs 58 - 59)
OSFI B15 and AMF Climate Risk Disclosure	Strategy	Climate change risk (pg 60 - 62)
OSFI B15 and AMF Climate Risk Disclosure	Metrics	Climate change metrics and targets (pg 63)

Third-party verification letter



LRQA Independent Assurance Statement

Relating to Gore Mutual's GHG Inventory for the Calendar Year 2025

This Assurance Statement has been prepared for Gore Mutual Insurance Company, in accordance with our contract.

Terms of Engagement

LRQA was commissioned by Gore Mutual Insurance Company (Gore Mutual) to provide independent assurance of their greenhouse gas (GHG) emissions inventory for the calendar year 2025 (CY 2025) against the assurance criteria below to a limited level of assurance and materiality of the professional judgement of the verifier using LRQA's verification procedure and ISO 14064 - Part 3 for greenhouse gas emissions. LRQA's verification procedure is based on current best practise and is in accordance with ISAE 3000 and ISAE 3410.

Our assurance engagement covered Gore Mutual's operations and activities under its operational control in its three offices in Canada and specifically the following requirements:

- Verifying conformance with:
 - Gore Mutual's Inventory management procedures and reporting methodologies for the selected datasets; and
 - World Resources Institute / World Business Council for Sustainable Development Greenhouse Gas Protocol: A corporate accounting and reporting standard, revised edition (otherwise referred to as the WRI/WBCSD GHG Protocol) for the GHG data¹.
- Reviewing whether the Report has taken account of:
 - WRI Corporate Value Chain (Scope 3) Accounting and Reporting Standard.
- Evaluating the accuracy and reliability of data and information for the selected indicators listed below:
 - Direct (Scope 1) and Energy Indirect (Scope 2) GHG emissions;
 - Scope 3 GHG emissions verified by LRQA were Category 1: Purchased Goods & Services, Category 2: Capital Goods; Category 3: Fuel and Energy Related Activities; Category 5: Waste Generated in Operations; Category 6: Business Travel; and Category 7: Employee Commuting.

LRQA's responsibility is only to Gore Mutual. LRQA disclaims any liability or responsibility to others as explained in the end footnote. Gore Mutual's responsibility is for collecting, aggregating, analysing and presenting all the data and information within the Inventory and for maintaining effective internal controls over the systems from which the Inventory is derived. Ultimately, the Inventory has been approved by, and remains the responsibility of Gore Mutual.

LRQA's Opinion

Based on LRQA's approach, nothing has come to our attention that would cause us to believe that Gore Mutual has not, in all material respects:

- Met the requirements of the criteria listed above; and
- Disclosed accurate and reliable performance data and information as summarized in Table 1 below.

The opinion expressed is formed on the basis of a limited level of assurance² and at the materiality of the professional judgement of the verifier.

¹ <http://www.ghgprotocol.org/>

² The extent of evidence-gathering for a limited assurance engagement is less than for a reasonable assurance engagement. Limited assurance engagements focus on aggregated data rather than physically checking source data at sites. Consequently, the level of assurance obtained in a limited assurance engagement is lower than the assurance that would have been obtained had a reasonable assurance engagement been performed.



Table 1. Summary of Gore Mutual's GHG Emissions for CY 2025:

Scope of GHG Emissions	Category	Quantity	Unit
Scope 1	Direct	348	MT CO ₂ e
Scope 2 ¹	Location-Based	64	MT CO ₂ e
	Market-Based	64	MT CO ₂ e
Scope 3	Category 1: Purchased Goods and Services	10,980	MT CO ₂ e
	Category 2: Capital Goods	133	MT CO ₂ e
	Category 3: Fuel and Energy Related Activities	84	MT CO ₂ e
	Category 5: Waste Generated in Operations	6	MT CO ₂ e
	Category 6: Business Travel	173	MT CO ₂ e
	Category 7: Employee Commuting ²	1,128	MT CO ₂ e

Note 1: Scope 2, Location-based and Scope 2 Market-based are defined in the WRI/WBCSD GHG Protocol, 2015
 Note 2: Consists of emissions from Employee Commute and Work From Home

LRQA's Approach

LRQA's assurance engagements are carried out in accordance with our verification procedure. The following tasks were undertaken as part of the evidence gathering process for this assurance engagement:

- interviewing relevant employees responsible for managing GHG emissions data and records;
- assessing data management systems to confirm they are designed to prevent significant errors, omissions or mis-statements in the Inventory;
- reviewing estimation methodologies and recalculating emissions;
- verifying historical GHG emissions data and records at an aggregated level for CY 2025; and
- reviewing Gore's Base Year recalculation policy and confirming that recalculation is not required at this time.

LRQA's Standards, Competence, and Independence

LRQA implements and maintains a comprehensive management system that meets accreditation requirements for ISO 14065 *Greenhouse gases - Requirements for greenhouse gas validation and verification bodies for use in accreditation or other forms of recognition* and ISO/IEC 17021 *Conformity assessment - Requirements for bodies providing audit and certification of management systems* that are at least as demanding as the requirements of the International Standard on Quality Control 1 and comply with the *Code of Ethics for Professional Accountants* issued by the International Ethics Standards Board for Accountants.

LRQA ensures the selection of appropriately qualified individuals based on their qualifications, training and experience. The outcome of all verification and certification assessments is then internally reviewed by senior management to ensure that the approach applied is rigorous and transparent.

Signed

Dated: 15 May 2026

Joycelyn Swamidoss
 LRQA Lead Verifier
 On behalf of LRQA, Inc., 2500 CityWest Blvd, Ste 150, Houston, TX 77042
 LRQA reference: CQA00000117/ 7886832

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Gore Insurance Company
252 Dundas St. N P.O. Box 70
Cambridge, ON N1R 5T3
1-844-974-GORE(4673)
purpose@goremutual.ca

Learn more at goremutual.ca

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