Beneva is now your insurer

Following the January 2026 merger of Gore Mutual and Beneva Mutual, Canada's largest mutual insurer, we have been preparing to transition to Beneva.

Effective January 1, 2027, Gore Insurance Company and Unica Insurance Inc., a Beneva subsidiary, have come together as one organization operating under the Beneva brand, combining our strengths, expertise, and capabilities.

Over time, your insurance documents and digital experiences will gradually be updated to reflect the Beneva name and brand.

During the transition, you may see the Gore Mutual, Unica Insurance, and Beneva brands and names across documents and digital experiences. This is expected as updates are completed.

We're taking care of you. No action is required.

While our name and brand are changing, your coverage remains unchanged. We'll support you throughout the transition and keep you informed along the way. As we become Beneva, you can continue to expect the same service, care, and protection you've come to rely on. With 80 years of experience, Beneva brings together expertise, strength, and a people-first approach under one trusted brand.

Learn more

To learn more and view our FAQ, visit **beneva.ca/joining-forces** or scan the QR code.

Keep this notice with your important documents. It contains information related to your insurance contract.

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On January 1, 2027, Gore Insurance Company, previously known as Gore Mutual Insurance Company, and Unica Insurance Inc. legally became Beneva General Insurance Inc. and began operating as a subsidiary under the Beneva brand.

This change marks an important milestone as we continue to unify under the Beneva brand. While our name and brand are changing, our commitment to providing the products, service, and support you rely on remains the same.

As Beneva, we will continue building on a strong foundation while bringing together additional expertise, resources, and capabilities to better serve our clients and communities.

If you held a contract with Gore Insurance Company or Unica Insurance Inc. before January 1, 2027, Beneva is now your insurer. Our documentation is being updated to reflect the Beneva name and brand. During the transition period, some documents related to your policy may continue to display the Gore Mutual or Unica Insurance name and branding until updates are completed.

All documents confirming or related to your contract—including, without limitation, any consents regarding the protection of personal information or any pre-authorized debit agreement—should be read as though Beneva General Insurance Inc. replaces Gore Insurance Company and Unica Insurance Inc.

Please note that this notice constitutes an endorsement that modifies the wording of every document mentioned above. This endorsement does not reduce any of the insurer's obligations.

This endorsement forms part of your contract. Please keep it for your records.

We are proud to welcome you to Beneva and remain committed to providing the products, service, and support you rely on.



Andy Taylor
Executive Vice-President and Leader
Property & Casualty Insurance
Ontario and Western Canada
Beneva

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Property and casualty insurance are underwritten by Beneva General Insurance Inc.

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