# 1. Document purpose

As Gore Mutual and Unica Insurance transition to the Beneva brand, we want to make sure you have the information you need to understand what this change means for you.

This FAQ answers common questions about the amalgamation, legal name and brand changes, including what is changing, what is staying the same, and what you can expect throughout the brand transition.

The brand transition will happen gradually, so you may see Gore Mutual, Unica Insurance and Beneva branding at the same time. This is expected, and your existing policy and coverage remain valid. You can continue to rely on the service and support you receive today.

## 1.1 Where can I find additional information or support throughout this brand transition?

We are committed to keeping you informed throughout the transition to the Beneva brand. Important updates will be shared through our communications and on Beneva's Joining Forces page.

Your broker remains your trusted advisor throughout this brand transition. If you have any questions about your policy, coverage, billing, or what these changes mean for you, please contact them directly.

# 2. FAQs for all clients

## 2.1 About Beneva and the brand transition

**1. Who is Beneva?**

Beneva is Canada's largest mutual insurer, backed by more than 80 years of history. Beneva was created in 2020 when La Capitale and SSQ Insurance joined forces. Guided by mutualist values and a people-first approach, Beneva combines deep industry expertise with a full range of insurance and financial solutions.

**2. Why are Gore Mutual and Unica Insurance transitioning to the Beneva name and brand?**

Bringing Gore Mutual and Unica Insurance together under the Beneva brand creates a simpler and more consistent experience for you. With one name and one brand, it is easier to recognize our communications and access the products, services and support you need.

3. **Is this brand transition related to the recent merger?**

Yes. Beneva Mutual and Gore Mutual officially completed their merger on January 1, 2026. As part of the transition, Gore Mutual Insurance changed its legal name to Gore Insurance Company, while continuing to operate under the Gore Mutual brand throughout 2026. Gore Insurance Company and Unica Insurance Inc., a Beneva subsidiary that specializes in commercial and personal property and casualty insurance in Ontario, have combined operations. Effective January 1, 2027, Gore Mutual and Unica Insurance operate as a single insurer under the legal name Beneva General Insurance Inc.

4. **Why did I receive a Beneva-branded insert in the mail?**

As part of our transition to the Beneva brand, you may begin seeing the Beneva name and branding in communications you receive from us. The insert was included to help introduce you to Beneva and provide helpful information about the brand transition.

## 2.2 Legal name and brand change

5. **What's the difference between Beneva and Beneva General Insurance Inc.?**

The legal name is Beneva General Insurance Inc.; however, the organization will be referred to simply as Beneva in communications, marketing materials, websites, and other touchpoints.

6. **What does the transition to the Beneva brand mean for me?**

Gore Mutual and Unica Insurance now operate under the Beneva brand. As part of this change, you may see the Beneva name, logo and visual identity across communications, documents, billing materials, websites and other services.

7. **Will everything change at once?**

No. The transition to the Beneva brand will happen gradually. You will start to see Beneva branding across websites, communications, policy documents, billing materials, signage and other touchpoints. During this transition period, some systems and materials may continue to display the Gore Mutual or Unica Insurance brand while updates are being completed.

Your existing policies remain valid throughout the brand transition, and we will continue to keep you informed of any changes that may affect you.

8. **Will Gore Mutual and Unica Insurance names continue to appear after January 1, 2027?**

Yes. The transition to the Beneva brand is being implemented gradually. While the Beneva brand launched on January 1, 2027, you may continue to see the Gore Mutual or Unica Insurance brand on some documents, websites or communications, as updates are completed.

This is expected and does not affect the validity of your policy documents or services. We'll continue to keep you informed and provide updates throughout the transition.

9. **Will documents be considered invalid if they include the Gore Mutual or Unica Insurance name and branding following January 1, 2027?**

No. Some existing documents, materials and systems may temporarily continue to display Gore Mutual or Unica Insurance branding while updates are completed. This is an expected part of the brand transition and does not affect the validity of your existing policies or documents.

10. **Do I need to take any action?**

On January 1, 2027, your policy coverage, terms, and service remain the same. We will continue processing your automatic payments without interruption, and you do not need to take any action. We'll keep you informed of any future changes and provide any updates, instructions, or information you may need throughout the transition.

## 2.3 Policy, claims, and payments

### 2.3.1 What is changing on January 1, 2027, for all clients?

11. **Will cheques and refunds change?**

Cheques for billing and claims are issued under the Beneva legal name, while the transition to Beneva branding will take place throughout 2027.

12. **Will my relationship with my broker change?**

No. Your broker remains your primary point of contact and will continue to provide the service, support and expertise you rely on throughout the brand transition and beyond.

13. **Is the legal name changing?**

As of January 1, 2027, Gore Insurance Company and Unica Insurance Inc. operate as a single insurer and Beneva subsidiary under the legal name Beneva General Insurance Inc. The company is known simply as Beneva.

### 2.3.2 What is changing January 1, 2027, if my contract was with Gore Insurance Company?

14. **Will my existing policy change?**

Your insurer is now Beneva General Insurance Inc. Your existing policy and policy documents remain valid. As your policy is issued or renewed, you may notice updates to effective dates and branding in the wording in your policy package.

15. **Will my statements and policy documents change?**

Your policy documents and bank or credit card statements are beginning to reflect the Beneva brand and new legal name, Beneva General Insurance Inc. As your policy is issued or renewed, you may notice updates to effective dates and branding in the wording in your policy package.

16. **What payee name should I use to make payments?**

All payments should be made out to *Beneva General Ins-Ontario and West*.

If you had *Gore Mutual Insurance Company* set up as a payee through your financial institution before January 1, 2027, the payee name has been automatically updated to *Beneva General Ins-Ontario and Wes*t. No action is required.

If you are setting up a new payee, you can search for *Beneva General Ins-Ontario and West* in your online banking platform.

If you submit a payment under an incorrect payee name, please notify your broker, who will help you get the issue resolved.

17. **Will my payment method and pre-authorized payments change?**

Your payment method remains unchanged unless we let you know otherwise. If you currently pay through pre-authorized payments, your payments continue without interruption.

18. **Will my claim service change?**

No. You can continue using your existing claims and service contact methods unless we let you know otherwise. Our teams are here to support you, and processes remain in place to ensure uninterrupted service throughout the brand transition.

19. **What is happening to Drive Good?**

Drive Good by Gore Mutual remains the program name, and the program continues to work the same way it does today. While you may notice some updated branding as part of the transition to Beneva, there is no impact to your experience.

### 2.3.3 What is changing on January 1, 2027, if my contract was with Unica Insurance Inc.?

20. **Will my existing policy change?**

Your insurer is now Beneva General Insurance Inc. Your existing policy and policy documents remain valid. As your policy is issued or renewed, you may notice updates to effective dates and branding in the wording in your policy package. Any product or pricing changes will take effect on April 1 for new business and at renewal for existing policies. These changes will be communicated separately.

**21. Will my statements and policy documents change?**

Unica Insurance quotes between January 1 and March 31, 2027, will continue to display the Unica Insurance brand. The issued Unica-branded policy will reflect the legal name of Beneva General Insurance Inc.

For policies and quotes effective April 1, 2027, or later, new policies will be issued under the Beneva brand and legal name, Beneva General Insurance Inc., while existing policies will transition to the new brand at renewal.

As your policy is issued or renewed, you may notice updates to the wording in your policy package. Any product or pricing changes will be communicated separately.

**22. Will my existing policy numbers change?**

Your policy number may change as Unica Insurance policies transition to the Beneva brand. Your existing policy documents remain valid. When your policy is renewed or reissued, you may notice updates to your policy number, branding and policy wording as part of the transition.

Any future changes to products or pricing will be communicated to you separately, so you'll have the information you need before any changes take effect.

**23. Will my online banking change?**

The payee name on your online banking remains *UNICA INSURANCE INC. (15 CHARACTERS)* for policy payments until further notice. Any future changes will be communicated in advance.

**24. Will my payment method and pre-authorized payments change?**

Your payment method remains unchanged unless we let you know otherwise. If you currently pay through pre-authorized payments, your payments continue without interruption.

**25. Will my claim service change?**

No. You can continue using your existing claims and service contact methods unless we let you know otherwise. Our teams are here to help, and processes remain in place to ensure uninterrupted service throughout the transition.

For payments related to claims, the payee name remains *Unica Insurance – Claims* until further notice. Any future changes will be communicated in advance.

## 2.4 Digital channels and client experience

### 2.4.1 Telephony

**26. What changes are being made to the phone system as part of the transition to Beneva?**

Phone greetings have been updated to reflect the Beneva brand. Existing phone numbers, service options, and support channels remain the same. You can continue to contact us the same way you do today and expect the same support.

### 2.4.2 Email

**27. Will the emails I receive from Beneva look different?**

Yes. As part of the Beneva brand transition, communications are being updated with Beneva branding. This includes new logos, colours, email templates and legal information. While the look and feel may change, you will continue to receive the important information and communications you receive today.

**28. Why am I receiving emails from a @beneva.ca email address?**

As part of the transition to the Beneva brand, you may receive emails from **@beneva.ca** email addresses.

This is an expected part of the brand transition. While the email address and branding may look different, you can continue to rely on the same service and support you receive today.

**29. Does a new Beneva email address mean my contact has changed?**

No. The transition to Beneva does not change the support available to you. If someone you currently communicate with begins emailing you from an **@beneva.ca** address, you can continue communicating with them as usual.

Your broker also remains your primary point of contact for questions about your policy, coverage or billing.

**30. Will I still see Gore Mutual or Unica Insurance email addresses?**

Yes. The transition to the Beneva brand is happening gradually, so you may see Beneva, Gore Mutual and Unica Insurance email addresses or branding during the transition.

**31. Do I need to do anything because email addresses are changing?**

No action is required. You can continue using the contact information you have today unless you're advised otherwise. Existing Gore Mutual and Unica Insurance email addresses will continue to reach the appropriate contact. When you begin receiving emails from a new **@beneva.ca** address, you may choose to update your saved contact information.

**32. How can I tell whether an email from Beneva is legitimate?**

As part of the brand transition, legitimate communications may come from an **@beneva.ca** email address. As always, if you receive an email you are unsure about, do not click unfamiliar links or provide personal information. Contact your broker using the contact information you already have to confirm the communication.

### 2.4.3 Social media

**33. What will happen to Gore Mutual's social media pages?**

Gore Mutual's Facebook and Instagram accounts are now Beneva's English-language Facebook and Instagram channels. If you already follow Gore Mutual on these platforms, you do not need to follow a new account. You will begin seeing Beneva content through the existing accounts.

Gore Mutual's other social media channels will only be used to communicate about the transition and will direct followers to Beneva's social media channels for future content and updates.

**34. What will happen to Unica Insurance's social media pages?**

Unica Insurance's social media channels will only be used to communicate about the transition and will direct followers to Beneva's channels for future content and updates.

**35. What will happen to Gore Mutual and Unica Insurance Google Business Profiles?**

As part of the transition to Beneva, existing Gore Mutual and Unica Insurance Google Business Profiles have been updated to reflect Beneva. Website links, contact information and other business details will also be updated accordingly.

**36. Which Beneva social media channels should I follow?**

Stay connected with Beneva on social media for the latest news, updates and information. You can follow Beneva on the channels below.

- **Facebook (English):** facebook.com/beneva.english
- **Facebook (French):** facebook.com/beneva.francais
- **Instagram (English):** instagram.com/beneva.english
- **Instagram (French):** instagram.com/beneva.francais
- **LinkedIn:** linkedin.com/company/beneva-ca
- **TikTok:** tiktok.com/@beneva.ca
- **YouTube:** youtube.com/channel/UCddxpa8E6k6WpkD3yXrmoiw

### 2.4.4 Events and sponsorships

**37. How will Gore Mutual and Unica Insurance sponsorships change after the transition?**

We continue to support community events, organizations, and initiatives you know and value. You'll begin to see the Beneva name and brand as it is introduced across our community partnerships.

## 2.5 Websites

### 2.5.1 Transition resources

**38. Where can I find information about the transition from Gore Mutual and Unica Insurance to Beneva?**

You can visit the Joining Forces page on Beneva.ca to learn more about the transition, what it means for you and answers to common questions.

### 2.5.2 Beneva.ca

**39. What is happening to the Gore Mutual and Unica Insurance websites?**

Beneva.ca is the primary destination for personal and commercial insurance information and resources, with most Gore Mutual and Unica Insurance website content transitioning to Beneva.ca.

A small number of pages and resources remain on the existing Gore Mutual and Unica Insurance domains during the transition and have been updated to reflect Beneva branding.

Here are some common links to help you find the information and resources you need:

**Personal Lines insurance**

- Auto insurance
- Home insurance
- Condo insurance
- Tenant insurance
- Seasonal insurance

**Personal Lines coverages**

- Earthquake
- Water damage
- VIP

**Commercial Lines Insurance**

- Auto
- Property and casualty

**Other**

- Claims
- Billing and payments
- Contact us
- Transition information and FAQs

**40. Will my existing Gore Mutual and Unica Insurance website links and bookmarks still work?**

Most existing links and bookmarks to Gore Mutual and Unica Insurance webpages redirect you to the relevant content on Beneva.ca.

A small number of pages remain on the Gore Mutual or Unica Insurance websites during the transition. We recommend updating your bookmarks as you begin using the new Beneva.ca pages and resources.

### 2.5.3 Statutory Accident Benefits Schedule (SABS)

**41. Where can I access resources related to SABS?**

SABS materials are available through the links below. The content remains the same, but the resources have moved to new locations as part of the transition to Beneva.

We recommend bookmarking the new pages for easy access going forward.

- **Clients:** Client SABS webpage

### 2.5.4 Goremutual.ca

**42. Will any content remain on goremutual.ca?**

Yes. A few pages and resources remain available on goremutual.ca, including:

- Home page
- Drive Good resources
- Make a Payment

These pages have been updated to reflect Beneva branding and visual identity, so they may look different even though they continue to be accessed through goremutual.ca.

**43. Is the Gore Mutual Foundation changing as part of the transition to Beneva?**

No. As a separate legal charitable entity, the Gore Mutual Foundation continues to operate under its existing name and branding, with information and resources available at goremutualfoundation.org.

### 2.5.5 Unicainsurance.com

**44. Will any content remain on unicainsurance.com?**

Yes. The Unica Insurance homepage remains active as a transition resource for visitors looking for information about the move to Beneva.

The page has been updated to reflect Beneva branding and visual identity, so while visitors will continue to access it through unicainsurance.com, it may look and feel like Beneva.

**45. Will the Unica Insurance Make a Payment page remain available?**

Yes. The Make a Payment page remains available on payments.unicainsurance.com to support existing Unica Insurance clients.

The page has been updated to reflect Beneva branding and visual identity, so it may look different. You can access it through the payment page on **Beneva.ca.**

You can continue to make payments as you do today unless we let you know otherwise.

**46. Will Unica Insurance's Find a Broker feature be available on Beneva.ca?**

No. As part of the transition to Beneva.ca, the Find a Broker feature currently available on the Unica Insurance website is no longer available.

If you already work with a broker, they will continue to be your primary point of contact and can help with your insurance needs. As Beneva.ca continues to evolve, we'll continue to explore ways to enhance the online experience and better support our clients in the future.

**47. What can I expect when accessing the Beneva Client Centre after the transition to Beneva?**

Ontario Property and Casualty insurance policies are not currently available in the Beneva Client Centre. You can still register and sign in, but what you see will depend on the products you have:

- If you only have an Ontario Property and Casualty insurance policy, your policy information will not appear in the Client Centre.
- If you also have other eligible Beneva products, those products will appear in the Client Centre, but your Ontario Property and Casualty insurance policy will not.

We recognize that this may not provide the experience you expect and are continuing to evaluate future enhancements as additional products and systems are integrated.

## 2.6 History of the merger

**48. What changed on January 1, 2026? Didn't Gore Mutual already change its name?**

Gore Mutual Insurance Company changed its legal name to Gore Insurance Company on January 1, 2026. This was a legal name change only and did not affect policies, coverage, claims, or the service provided to you.

This legal name change was part of the broader integration of Gore Mutual and Beneva and reflected the transition of Gore Mutual's mutual members to Beneva Mutual.

**49. What did the merger between Beneva and Gore Mutual involve? How is Unica Insurance involved?**

Beneva Mutual and Gore Mutual officially completed their merger on January 1, 2026. As part of this transaction, Gore Insurance Company has combined its operations with Unica Insurance Inc., a Beneva subsidiary that specializes in commercial and personal property and casualty insurance in Ontario.

Starting January 1, 2027, Gore Mutual and Unica Insurance operate as a single insurer under the legal name Beneva General Insurance Inc., a Beneva subsidiary, and is known simply as Beneva. The Beneva brand has been adopted and will now appear across communications, products, services and client-facing materials, while some Gore Mutual and Unica Insurance branding may remain temporarily as updates are completed.

**50. Why did Beneva and Gore Mutual merge?**

The merger brought together two financially strong, purpose-driven mutual insurers with a shared commitment to serving clients and communities across Canada.

By combining their strengths, expertise, and resources, Beneva is better positioned to deliver long-term value, enhance its products and services, and continue providing reliable insurance solutions to Canadians.

The merger also reinforces the important role that mutual insurance companies play in the Canadian insurance industry and strengthens Beneva's position as Canada's largest mutual insurer.