

Moving forward together.

Your guide to the Beneva transition.

On January 1, 2027, Gore Insurance Company and Unica Insurance Inc. will combine and operate under the legal name Beneva General Insurance Inc. At the same time, Gore Mutual and Unica Insurance will transition to the Beneva brand.

Bringing our organizations together under one trusted national brand reflects our shared values and positions us for continued growth across Canada. It creates greater clarity, consistency, and market recognition while building on the strength, expertise, and relationships you know today.

Beneva at a glance

- 3.8 million members and clients
- 6,500+ employees
- \$30.3 billion in consolidated assets
- A (Excellent) A.M. Best Credit Rating

beneva

Introducing Beneva

Canada's largest mutual insurer

As a mutual insurer, we put people first. We deliver the protection, trusted relationships, and simple, connected experiences brokers and clients count on.

Beneva combines the strength and resources of a major insurer with the people-first mindset of a mutual organization. This balance enables us to support distribution partners, businesses and individuals with practical solutions and a human touch.

What Beneva brings to the broker relationship

Enhanced products and capabilities

Bringing Gore Insurance Company and Unica Insurance Inc. together strengthens our ability to enhance property and casualty products and capabilities over time, so we can respond to the evolving needs of brokers and clients.

Continued investment in the broker experience

Beneva will continue investing in system modernization, digital capabilities and tools that make it easier to do business with us.

Strength for future growth

Together, Gore Mutual, Unica Insurance, and Beneva bring combined expertise and resources that support ambitious growth across Canada, backed by the strength of the Beneva brand.

Committed to the broker channel

Beneva remains committed to the broker distribution model and the role brokers play in supporting clients.

Your transition timeline

Key milestones

- **October 1, 2026**
Brokers receive advance information, FAQs, and support materials outlining the initial changes for brokers and clients.
- **October 19–November 20, 2026**
Client letters will be mailed to prepare clients for the upcoming legal name and brand changes, outlining what will change, what will remain the same, and any actions that may be required based on their individual circumstances.
- **October–November 2026**
Brokers may begin seeing Beneva branding at Gore Mutual and Unica Insurance industry events and trade shows.
- **End of November 2026**
A second email communication will be sent to brokers providing the Brand Change Toolkit, key messages and FAQs.
- **January 1, 2027**
Official Beneva brand launch. Brokers and clients will begin seeing the Beneva brand introduced progressively across communications, materials, systems, and experiences. Some Gore Mutual or Unica Insurance references may remain temporarily as updates are completed.
- **2027 and beyond**
Branding, systems and digital experiences will continue transitioning. During this time, you may temporarily see Gore Mutual or Unica Insurance branding while updates are completed.

We're here to support you

This transition is designed to be gradual, well supported, and focused on maintaining continuity for brokers and clients.

As each milestone approaches, we'll continue providing the communications, tools and resources you need to support your clients with confidence.

For questions or support, please contact your Business Development Manager

