

Beneva & Gore Merger

Broker Questions and Answers

January 5, 2026



BUSINESS OPERATIONS & STRUCTURE

1. What has changed since the merger was announced last year?

As of January 1, 2026, Beneva has completed its merger with Gore Mutual. Gore Mutual now joins Unica as part of Beneva's Property & Casualty business in Ontario and the West. We are now moving from planning into execution, while continuing to operate Gore Mutual and Unica as separate businesses during the transition period.

2. Are Gore Mutual and Unica operating as one company today?

No. During 2026, Gore Mutual and Unica will continue to operate as separate legal entities, with separate underwriting, quoting, and servicing processes, while integration work progresses behind the scenes.

3. Will this integration impact my existing broker contracts?

No. Existing broker agreements, commissions, and contractual terms with either Gore Mutual or Unica remain unchanged at this time.

4. Will there be a single, unified broker agreement in the future?

Yes, when the Unica and Gore Mutual businesses are fully integrated, brokers will have one unified broker contract. Broker contract details have not been determined yet, but any changes to broker contracts will be communicated to brokers clearly and with ample notice.

BROKER APPOINTMENTS & GOVERNANCE

5. How will broker appointments work during the transition?

Gore Mutual and Unica will continue to issue broker appointments independently, based on their own merit, alignment, and opportunity.

6. Can I expect my appointment status to change as a result of the integration?

No immediate changes are planned. Appointment decisions will continue to follow existing practices at each organization.

7. Will Broker of Record (BOR) changes be accepted between Gore Mutual and Unica?

No. During the transition period, Gore Mutual and Unica will not accept Broker of Record (BOR) changes on each other's accounts, across either Commercial or Personal Insurance.

COMMERCIAL & PERSONAL INSURANCE SUBMISSIONS

8. How should I submit business during the transition?

Brokers should continue to submit business to Gore Mutual and Unica separately, following each organization's existing submission and underwriting processes.

9. Will underwriting appetite or pricing change because of the integration?

No. Quoting decisions and scope of acceptability will continue to be assessed on their own individual merit. Neither organization will pursue out-of-the-ordinary pricing or underwriting subjectivity solely to acquire business.

CLIENT IMPACT

10. Will my clients' policies, rates, or coverage change because of this integration?

No. There is no impact to existing policies, coverage terms, or renewal processes as a result of the integration.

11. Will there be any disruption to claims handling?

No. Claims will continue to be handled as usual by each organization's existing teams and processes.

12. Will my clients notice any changes?

From a client perspective, it is business as usual. Any future changes that affect customers will be communicated clearly and in advance.

BRAND & MARKET PRESENCE

13. Will the Gore Mutual or Unica brands change in 2026?

Both brands will remain in market throughout 2026. Any future brand changes will be communicated well in advance.

14. Is Beneva moving to a direct-to-consumer model outside Quebec?

No. Beneva remains firmly committed to the broker distribution model outside Quebec and has no plans to introduce direct-to-consumer offerings in Ontario or the West.

15. How should I explain the relationship between Beneva, Gore Mutual, and Unica to clients?

Beneva is the parent mutual insurer. Gore Mutual and Unica are part of Beneva's P&C business in Ontario and the West and are being integrated over time, while continuing to operate separately during the transition.

LEADERSHIP & ACCOUNTABILITY

16. Who is accountable for Gore Mutual and Unica today?

Andy Taylor is Executive Vice President and Leader, P&C Ontario and West at Beneva, with overall accountability for Gore Mutual and Unica. Leadership teams at both organizations continue to manage day-to-day operations.

17. Will my day-to-day contacts change?

No immediate changes are planned. Brokers will continue working with their existing underwriting, claims, and business development contacts unless otherwise communicated.

SYSTEMS, TOOLS & SUPPORT

18. Will broker portals or systems change?

Not at this time. Any future changes to systems or technology will be communicated well in advance and supported with training.

19. Will there be additional broker support or training?

Yes. As integration progresses, we will share updates, guidance, and training opportunities to support brokers through any future changes.

LOOKING AHEAD**20. What should brokers expect next?**

Throughout 2026, integration work will focus on systems, workflows, and operating models. Our priority is maintaining continuity, underwriting discipline, and strong broker relationships. We will continue to communicate clearly, early, and with your business in mind.