Gore Mutual & Unica Insurance Integration Broker Questions and Answers

November 27, 2026







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MERGER OVERVIEW AND STRATEGIC DIRECTION

1. Why is the merger beneficial for brokers and clients?
The merger creates a stronger, more diversified organization with greater scale and access to capital.

Together, Beneva, Gore Mutual and Unica have created a Top 10 Property & Casualty insurer with approximately $3.5 billion in premiums.

Gore Mutual and Unica bring complementary strengths:

- Gore Mutual contributes broad Personal Lines and small Commercial Lines capabilities, a presence in Western Canada and modern, scalable platforms.
- Unica contributes expertise in the Greater Toronto Area, targeted Commercial Lines segments and an emerging affluent Personal Lines offering.
- Being part of Beneva provides access to additional national program capabilities through the broader organization.

The integration is intended to combine these strengths while creating a more consistent experience for brokers and clients.

2. What does the merger mean for Beneva's growth strategy outside Quebec?
Gore Mutual and Unica will serve as Beneva's Property & Casualty growth platform outside Quebec.

In the near term, the focus remains on the markets where Gore Mutual and Unica currently do business, primarily Ontario and British Columbia. No significant near-term changes to risk appetite are anticipated solely because of the merger.

The combined business will continue focusing on small business while exploring opportunities to expand Commercial Lines appetite and develop mid-market capabilities.

Commercial Lines business is currently written in Alberta. There are no near-term plans to expand into Personal Lines in Alberta.

Work is also underway with the broader Beneva team to develop a national distribution strategy that will inform longer-term growth and expansion plans.

3. Are Gore Mutual and Unica operating as one company today?
No. During 2026, Gore Mutual and Unica continue to operate as separate legal entities, with separate underwriting, quoting and servicing processes.

Effective January 1, 2027, Gore Mutual and Unica Insurance Company will legally amalgamate as Beneva General Insurance Inc. Operational, product, system and workflow integration will continue according to the timelines established for each initiative.

WHAT'S HAPPENING FROM NOW THROUGH DECEMBER 31, 2026

4. What should I do to prepare for 2027?
If you're a Unica broker:

- Log in to GoBroker and GoreU by December 24 to make sure your access is working.
- Complete the GoreU training relevant to your line of business by December 24.
- Use the GoreU training to become familiar with Gore products, underwriting appetite, Guidewire and the processes you'll begin using in January.
- Make sure you have your Gore/Guidewire broker code available.
- If you're unable to access GoBroker or GoreU, contact goresupport@goremutual.ca for assistance.
- If you don't know your Gore/Guidewire broker code, contact your Business Development Manager or goresupport@goremutual.ca for assistance.

If you currently write only with Gore, continue using Guidewire for your Gore business and watch for upcoming information about the April 1 product and process changes.

If you currently write with both Gore and Unica, be prepared to work across OPUS and Guidewire during the January-to-March coexistence period and use the appropriate system and support path for the business you're working with.

5. Will broker appointments or my appointment status change during 2026?
For the remainder of 2026, Gore Mutual and Unica will continue to issue broker appointments independently, based on their own merit, alignment and opportunity.

Broker appointment decisions will continue to follow the applicable existing practices during the transition.

Any future changes will be communicated directly to affected broker partners.

6. Are there any changes to eDocs?
Yes.

Expanding eDocs delivery is an important part of Gore Mutual's ongoing effort to simplify processes, reduce paper-based communications and provide brokers with faster, more convenient access to information.

As part of this continued evolution, additional document types are being introduced to eDocs to support a more streamlined and digital broker experience.

Claim Opening and Closing Notices are now available through eDocs for brokers who receive documents electronically, and Varied Terms Letters are also being added for applicable renewals where eDocs is the broker's preferred method of document delivery. Additional renewal documents are planned to move to eDocs in a future phase.

Brokers who currently receive documents through eDocs do not need to take any action. Brokers who are not currently receiving documents electronically can contact their Business Development Representative to explore eDocs delivery options.

7. Are there any Guidewire enhancements intended to improve the broker experience?
Yes.

Guidewire will provide brokers with clearer information when a quote requires underwriting attention. It will also automatically direct the quote to the appropriate underwriting referral queue, removing the need for the broker to select the queue manually.

These enhancements are intended to make the referral process simpler and provide brokers with clearer direction about what is required.

WHAT'S HAPPENING FROM JANUARY 1 THROUGH MARCH 31, 2027

8. What happens on January 1, 2027?
On January 1, 2027, Gore Mutual and Unica Insurance Company legally amalgamate as Beneva General Insurance Inc.

Operational, product, system and workflow changes will continue according to their separate implementation timelines.

Not all integration changes take effect on January 1.

Starting in early January, brokers who write only with Unica will also be able to use Guidewire to quote, bind and write Gore products on applicable lines of business.

9. What changes for brokers who currently write only with Gore?
Brokers who currently write only with Gore will continue quoting, writing and servicing Gore business through Guidewire using their existing access and broker codes.

As part of the transition to Beneva, Gore will transition to the Beneva name in Quote Vendors during the first two weeks of January. Until your Quote Vendor makes the change, you may continue to see Gore.

10. Why will some brokers be working in both OPUS (Unica's policy system) and Guidewire?
From January through March, Unica brokers and brokers who currently write with both Gore and Unica may work across OPUS and Guidewire, depending on the business they're working with.

Existing Gore business will continue in Guidewire, while existing Unica business will remain in OPUS until it transitions at renewal. Eligible new business may be written with either Unica or Gore/Beneva until April 1.

This January-to-March coexistence period is temporary as we prepare for the next stage of the transition beginning April 1.

11. Why might I see both a Unica and Gore/Beneva quote?

During the January-to-March coexistence period, Unica brokers and brokers who currently write with both Gore and Unica may see both Unica and Gore/Beneva quotes for eligible Personal Lines business.

- Unica quotes will continue to be available for eligible new business with effective dates before April 1.
- Gore will transition to the Beneva name in Quote Vendors during the first two weeks of January. Until your Quote Vendor makes that change, you may continue to see Gore.

The option you select determines where the policy is written and what happens to the policy afterward.

What happens if I select the Unica quote?

The policy will be written in OPUS and follow the existing Unica process, products and pricing. If the policy remains active, it will transition from OPUS to Guidewire at the next renewal.

What happens if I select the Gore/Beneva quote?

The policy will be written in Guidewire and follow the Guidewire process.

Because the policy is already on the Guidewire platform, it will follow the Guidewire renewal process and will not require a future OPUS-to-Guidewire platform transition.

How does Commercial Lines work during the coexistence period?

Brokers who currently write only with Gore Mutual:

- Continue following your existing Gore Mutual submission and quoting processes for Commercial Lines business.

Brokers who currently write only with Unica Insurance:

- For Commercial Property, Fleet and Garage, continue submitting new business through the established submission process. Underwriting will determine whether Unica's policy system (OPUS) or Guidewire is better suited for the quote.
- IRCA works differently. Because IRCA rates and underwriting rules are filed with FSRA, during the January-to-March coexistence period, you may receive both a Unica quote for OPUS and a Gore/Beneva quote for Guidewire. Choose the option that best meets your client's needs.
- Whether you submit through your Quote Vendor or by email, continue following your existing submission process. We'll respond through the appropriate quoting process.

Brokers who currently write with both Gore Mutual and Unica Insurance:

- Continue following your existing submission process during the January-to-March coexistence period.
- For Commercial Property, Fleet and Garage, Underwriting will determine which system to use.
- IRCA works differently. Because IRCA rates and underwriting rules are filed with FSRA, during the January-to-March coexistence period, you may receive both a Unica quote for OPUS and a Gore/Beneva quote for Guidewire. Choose the option that best meets your client's needs.

Whether you submit through your Quote Vendor or by email, continue following your existing submission process. We'll respond through the appropriate quoting process.

12. How can I tell whether an existing policy is in OPUS or Guidewire?
The policy number can help identify the system:

- Policies beginning with G are in Guidewire.
- Policies beginning with Y are in OPUS.

When an applicable Unica policy transitions from OPUS to Guidewire at renewal, it will receive a new Guidewire policy number, with a reference to the previous OPUS policy number.

13. Who should I contact for help in 2027?

Brokers who currently write only with Gore Mutual:

- Continue using your existing Gore Mutual support channels.

Brokers who currently write only with Unica Insurance:

- For Unica business in OPUS, continue using your existing Unica support number.
- For Personal Lines or IRCA business in Guidewire, call 1-844-974-4673 (for Personal Lines business, your Gore/Guidewire broker code is required).
- For existing Commercial Property, Fleet or Garage business, continue working with your Unica underwriting contact. Your underwriting contact will either assist you directly or connect you with the appropriate Guidewire Underwriter.
- For Commercial Property, Fleet or Garage new business and endorsement requests, we recommend emailing Commercial@beneva.ca beginning January 4. The existing commercial@unicainsurance.com and commercial@goremutual.com email addresses will continue to work, with requests directed to the new Beneva mailbox.

Brokers who currently write with both Gore Mutual and Unica Insurance:

- For Unica business in OPUS, continue using your existing Unica support number.
- For Personal Lines or IRCA business in Guidewire, call 1-844-974-4673 (for Personal Lines business, your Gore/Guidewire broker code is required).
- For Commercial Property, Fleet or Garage business, continue working with your existing underwriting contact.
- For Commercial Property, Fleet or Garage new business and endorsement requests, we recommend emailing Commercial@beneva.ca beginning January 4. The existing commercial@unicainsurance.com and commercial@goremutual.com email addresses will continue to work, with requests directed to the new Beneva mailbox.
- For Gore Mutual business, continue using your existing Gore Mutual support channels.

Beginning February 1, the support experience becomes simpler:

- Call 1-844-974-4673 and follow the prompts. You'll be directed to the appropriate team based on the policy or support you need.

14. Why might I receive different BMS downloads during the coexistence period?
Because business will exist across OPUS and Guidewire during the coexistence period, you may receive different types of BMS downloads.

For example, you could receive downloads for:

- Unica business written or renewed in OPUS;
- new business written in Guidewire; and
- Unica renewals transitioning to Guidewire for April 1 effective dates and beyond.

We'll provide more detailed guidance about converted policy numbers, BMS matching and any actions you may need to take before the first policies transition.

WHAT'S HAPPENING STARTING APRIL 1, 2027

15. What changes on April 1, 2027?
Beginning April 1, 2027, updated products, pricing, policy wordings, limits and underwriting rules will apply to applicable new business and renewals.

For existing Unica business, April 1 also marks the beginning of the transition of applicable renewals from OPUS to Guidewire. Policies will transition as they renew rather than all at once.

We'll share more detailed information and training about these changes before they take effect.

16. What is policy conversion and which brokers are affected?
Policy conversion is the movement of active Unica policies from OPUS to Guidewire as policies renew. Conversion begins with applicable renewals effective April 1, 2027, and will occur over time rather than all at once.

Brokers who write only with Gore:
Policy conversion applies to Unica policies. Your existing Gore policies are already in Guidewire and are not part of the Unica policy conversion. However, applicable product, pricing, policy wording, underwriting rule and workflow updates may affect Gore new business and renewals with effective dates of April 1, 2027, and later.

Brokers who write only with Unica:
Your active Unica policies will move to Guidewire over time as they renew with effective dates of April 1, 2027, and later.

Brokers who write with both Gore and Unica:
Your existing Gore policies remain in Guidewire. Applicable product, pricing, policy wording, underwriting rule and workflow updates may affect Gore new business and renewals with effective dates of April 1, 2027, and later.

Your Unica policies will move to Guidewire over time as they renew. Non-converted Unica policies will remain in OPUS during coexistence.

17. When do existing Unica policies transition to Guidewire?
Beginning with applicable renewals effective April 1, 2027, existing Unica policies will start transitioning from OPUS to Guidewire as they renew.

This does not mean every Unica policy moves to Guidewire on April 1. Policies that have not yet reached their applicable renewal will remain in OPUS until they transition.

18. What happens to the existing OPUS policy number when a policy transitions?
When an applicable Unica policy transitions from OPUS to Guidewire, it will receive a new Guidewire policy number.

The new policy will retain a reference to the previous OPUS policy number.

19. Does all policy history move to Guidewire?
No. Historical policy, billing and claims information will continue to be available through the applicable legacy processes rather than being transferred into Guidewire.

Outstanding OPUS billing balances will also remain in OPUS rather than moving to the new Guidewire policy.

20. Will OPUS remain available after April 1, 2027?
Yes.

OPUS will remain in use after April 1, 2027, to support:

- Unica policies that have not yet converted.
- Claims that remain in the Unica environment.
- Policy, billing and claims history that is not held in Guidewire.
- Outstanding legacy billing balances that are not loaded into the new policy.

Policy history, billing history, claims history and policy notes will remain available after conversion. Depending on the information being accessed, this information may continue to reside in OPUS rather than Guidewire.

21. How will claims be handled during policy conversion?
Claims handling will depend on the status of the policy and the date of loss.

- If a policy has not converted, the claim will be set up in the Unica environment.
- If a policy has converted but the date of loss was before conversion, the claim will be set up in the Unica environment.
- If a policy has converted and the date of loss is after conversion, the claim will be set up in Guidewire.

This approach allows claims to be handled using the policy information that applied at the time of loss. Active claims are not being converted to Guidewire as part of policy conversion. They will continue to be managed within OPUS.

22. How will policy changes close to renewal be handled?
Policy changes will continue to follow the applicable process based on where the policy is within the conversion cycle.

If a policy change is requested close to renewal, it may be processed in OPUS or Guidewire depending on where the policy is in the conversion cycle.

Additional servicing guidance will be included in broker training and reference materials.

23. What product changes are coming?
Updated products, pricing, policy wordings, limits and underwriting rules will apply to applicable new business and renewals beginning April 1, 2027.

The specific impact will depend on the product and line of business. Product-level details will be communicated separately once they are confirmed.

BRAND

24. 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.

25. Why are Gore Mutual and Unica Insurance transitioning to the Beneva name and brand?
Moving to one trusted national brand, with one name, one logo and one voice, will create a more consistent and seamless experience for brokers and clients. It will make it easier to recognize and access our products, services, communications and support. Bringing our organizations together under the Beneva brand will also help support our continued growth and strengthen our position in property and casualty insurance.

26. 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, are combining operations. Effective January 1, 2027, Gore Mutual and Unica Insurance will operate as a single insurer under the legal name Beneva General Insurance Inc.

27. What changes should brokers expect to see beginning January 1, 2027, with respect to the brand?
Brokers will start to see the Beneva brand across a range of broker- and client-facing touchpoints, including websites, communications, email addresses, marketing materials, policy and billing documents, phone greetings, portals, training materials and other resources.

The brand transition will happen gradually, so some systems and materials may continue to display Gore Mutual or Unica Insurance branding while updates are completed

28. What's the difference between Beneva and Beneva General Insurance Inc.?
On January 1, 2027, the amalgamation between Gore Insurance Company and Unica Insurance Inc. will officially become a single insurer and operate as a Beneva subsidiary. Its legal name will be Beneva General Insurance Inc. and will be known simply as Beneva.

29. What does the transition to the Beneva brand mean for me?
As our operations come together, some systems, processes and ways of doing business will change. We will communicate these changes and provide the information and support you need as they are introduced. Over time, you will also benefit from access to a broader product portfolio and the strength of a national brand.

Effective January 1, 2027, one of the key changes is our legal name. **Please update your records from Gore Insurance Company or Unica Insurance Inc. to Beneva General Insurance Inc. and use the new legal name on future invoices and other legal or contractual documentation, where applicable.**

Other than this update, your existing agreement, contacts, day-to-day business relationship, operations, services and points of contact will remain unchanged unless you are informed otherwise.

30. Will everything change at once?
No. The transition to the Beneva brand will happen gradually. Beginning January 1, 2027, you will start to see Beneva branding across websites, communications, policy documents, billing materials, signage and other touchpoints. Some systems and materials may continue to display Gore Mutual or Unica Insurance branding temporarily while updates are completed.

Existing policies will remain valid throughout the transition, and we will continue to keep you and your clients informed of any changes that may affect you.

31. 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 launch begins on January 1, 2027, some systems, documents, websites, portals, communications and third-party platforms may continue to display Gore Mutual or Unica Insurance branding while updates are completed.

This is expected and does not affect the validity of existing policies, documents or services. We will continue to provide updates and guidance throughout the brand transition.

32. 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 will not affect the validity of existing documentation.

33. How and when will my clients be notified about the transition to the Beneva brand?
A client letter was sent to all active policyholders throughout October and November 2026 to build awareness of the Beneva brand, reduce potential confusion, and reinforce key messages related to the legal name and brand changes. You can view a copy of the Gore Mutual or Unica Insurance client letter for reference.

Starting January 4, 2027, we will include an insert in outgoing mail that is delivered directly to the client.

- For Personal Property, Personal Auto/Individually Rated Commercial Auto, the insert will be included in all paper mail that is sent directly to the customer.
- For Property & Casualty, fleet and garage, most of the documentation is directed to you (our brokers); thus, we encourage you to send them a copy of the insert, as they will not get the automatic insert.
- All stand-alone billing notices, claim notices and other outgoing mail that are directed directly to the customer will also have an insert.

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

35. Where can my clients go for more information?
Clients can visit the Joining Forces page on Beneva.ca for information about the transition from Gore Mutual and Unica Insurance to Beneva, including answers to common client questions.

36. What is GoBroker?
GoBroker is the broker platform for accessing operational documents, resources, bulletins, and other business information. As part of the transition to Beneva, GoBroker will be an important resource for both Gore Mutual and Unica Insurance brokers.

Unica brokers have now received access and credentials for GoBroker. Log in to GoBroker and GoreU by December 24 to make sure your access is working. If you're unable to log in or haven't received your access credentials, contact goresupport@goremutual.ca.

37. What changes can I expect to see in GoBroker following the transition to Beneva?
GoBroker will be updated to reflect the Beneva brand. You'll see updated branding throughout the platform, including logos, colours, icons, contact information, legal information and automated email communications.

The GoBroker name will remain unchanged, and there will be no changes to the platform's core functionality, workflows or business processes as a result of the brand transition.

38. What is happening to the Unica Broker Centre?
Going forward, new operational documents, resources, bulletins and other business information for Unica brokers will be published in GoBroker.

The Unica Broker Centre will no longer be maintained with new content. However, it will remain available for access to historical Unica documents and resources while Unica policies continue to transition to Beneva. To support this change, Unica brokers will receive onboarding communications and guidance to help them access GoBroker and become familiar with the platform. Existing login credentials will continue to work.

39. What is happening to Gore's Broker Circle website and newsletter?
As part of the transition to Beneva, the Broker Circle newsletter is being renamed the Broker Newsletter. You'll see the new name reflected in future broker communications.

We're also creating a **dedicated new Broker Blog on Beneva.ca for Gore and Unica brokers**. It will become your go-to source for new marketing and brand information, resources and transition updates going forward.

The existing Gore Broker Circle website will remain available for access to legacy Gore information and resources. New content will be published on the Broker Blog on Beneva.ca.

40. Where should I go for broker information and support?
Going forward, there will be two primary places to find new broker information:

- **Broker Blog on Beneva.ca:** Your source for Beneva marketing materials, brand resources, client-facing communications, FAQs and brand transition information.
- **GoBroker:** Your source for operational documents, resources, bulletins and other business information.

The Gore Broker Circle website and Unica Broker Centre will remain available for access to legacy information and resources, while new content will be published on the Broker Blog or GoBroker depending on the type of information.

If you can't find what you're looking for or need additional guidance, your Business Development Manager (BDM) remains a key point of contact and is available to support you.

41. What is the new name of Gore University?
Gore University will now be known as Broker Learning. However, it will continue to live on the domain goremutual.ca until further notice.

42. What changes are being made to broker training materials?
Broker training materials currently branded as Gore University will be updated to reflect the Beneva brand, including updated names, logos, colours and other visual elements. Course content, structure, interactions and learning design will remain unchanged.

Course certificates and the course catalogue will also be updated to reflect the Beneva brand.

43. Will Unica Insurance brokers transition to Gore University (now, Broker Learning), and what will happen to their completed training?
Yes. Unica Insurance brokers who previously had access to the Unica Broker Centre continue to have access to legacy training and resources. This content is being archived so it remains available for reference during the transition.

Unica brokers included through the onboarding process also have access to Broker Learning (formerly Gore University). Any courses completed in Broker Learning are recorded against the broker's existing email address and remain available for future reporting.

44. Where can I find the latest Beneva marketing materials?
You can access the Property and Casualty broker page for the latest Beneva marketing materials, brand resources, communications and transition information.

45. Will documents and systems look different after the transition to Beneva?
Yes. As the transition progresses, you will begin to see Beneva branding across documents, communications, portals, websites and other systems.

While the look and branding may change, underlying processes, products and broker support will remain the same unless otherwise communicated.

We recommend using the most current materials and resources available through the Broker Blog and GoBroker.

46. What is changing on January 1, 2027, for brokers who currently write with both Gore Mutual and Unica Insurance?

Will cheques and refunds change?

Cheques for billing and claims will be issued under the Beneva legal name; however, you may still see mixed branding throughout 2027.

Will my EFTs for commissions be impacted?

The commission payment process will remain the same. However, commission payments will be issued under our new legal name, Beneva General Insurance Inc.

Will my relationship with my clients change?

No. Brokers will remain the primary point of contact for their clients and will continue to provide the same service, support and expertise throughout the transition and beyond.

47. What is changing on January 1, 2027, for brokers who currently write only with Gore Mutual?

Will clients' existing policy change?

Clients' current policy documents remain valid. As policies are issued or renewed, clients may notice updates to the branding on the wording in their 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.

Will clients' statements and policy documents change?

Policy documents and bank or credit card statements will begin reflecting the Beneva brand and new legal name, Beneva General Insurance Inc. As policies are 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 be communicated separately.

As a broker, will my online banking change?

Your bank statements will begin showing our new legal name, Beneva General Insurance Inc. You don't need to do anything unless we notify you otherwise.

If you make payments through online banking, you will also see our payee name updated to *Beneva General Ins-Broker Payment*.

What payee name should clients use to make payments?

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

Beginning January 1, 2027, if your clients have already set up *Gore Mutual Insurance Company* as a payee through their financial institution, the payee name will be automatically updated to *Beneva General Ins-Ontario and West*. No action is required.

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

If a client submits a payment under an incorrect payee name, please notify a member of the Billing team with the applicable policy number. We will work to resolve the issue as quickly and efficiently as possible.

Will clients' payment method and pre-authorized payments change?

Client payment methods will remain unchanged unless they are notified otherwise, and those who pay through pre-authorized payments will find that they continue without interruption.

Will clients' claims service change?

Clients should continue using their existing claims and service contact methods unless we let you know otherwise. Our teams and processes remain in place to ensure uninterrupted service throughout the transition.

What is happening to Drive Good?

Drive Good by Gore Mutual will remain as the product name; however, it will have some rebrand elements included. The product will behave the same way as it does today.

48. What is changing January 1, 2027, for brokers who currently write only with Unica Insurance?

Will clients' statements and policy documents change?

From January through March 2027, Unica quotes for effective dates prior to April 1, 2027, will continue to appear in Quote Vendors as Unica. Gore-originated quotes will transition to the Beneva name in Quote Vendors during the first two weeks of January. Until your Quote Vendor makes that change, you may continue to see Gore.

Beginning January 1, policy, billing and other business documents will begin displaying the Beneva brand and our new legal name, Beneva General Insurance Inc.

The transition will happen gradually, so clients may continue to see Gore Mutual, Unica Insurance and Beneva branding at the same time as systems, documents and other touchpoints are updated. This is expected.

Will clients' online banking change?

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

Will clients' claim service change?

Clients should continue using their existing claims and service contact methods unless we let you know otherwise. Our teams and processes remain in place to ensure uninterrupted service throughout the transition.

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

Will clients' payment method and pre-authorized payments change?

Clients' payment method remains unchanged unless we let you know otherwise. If they currently pay through pre-authorized payments, their payments continue without interruption.

49. What changes are being made to the phone system as part of the transition to Beneva?
In January, support will continue to depend on the business you're working with. For new or existing Personal Lines business in Guidewire, call 1-844-974-4673 and have your Gore/Guidewire broker code ready. For new or existing IRCA business in Guidewire, call 1-844-974-4673. For Commercial Property, Fleet or Garage business, continue contacting your designated Unica Underwriter. For other new or existing Unica business in OPUS, continue using your existing Unica support number.

Beginning February 1, the support experience becomes simpler. Call 1-844-974-4673 and follow the prompts to reach the appropriate team based on the policy or support you need.

50. Will the emails I receive from Beneva look different?
Yes. As part of the Beneva brand transition, broker communications are being updated with Beneva branding. This includes new logos, colours, email templates, and legal information. While the look and feel will change, you will continue to receive the same important business updates, marketing resources, product information, and announcements.

51. What changes can I expect to see with email addresses beginning in January 2027?
As part of the transition to the Beneva brand, you will begin to see **@beneva.ca email addresses** when receiving emails from employees and teams you currently work with at Gore Mutual and Unica Insurance. Individual employee email addresses will generally follow the format **firstname.lastname@beneva.ca**.

Shared mailboxes used for external communications will also transition to Beneva email addresses where applicable.

The change supports a more consistent Beneva experience as Gore Mutual and Unica Insurance transition to the Beneva brand. The overall brand transition is gradual, so Gore Mutual, Unica Insurance and Beneva references may continue to appear at the same time while systems and materials are updated.

52. Will my Gore Mutual or Unica Insurance contacts change?
No. You can continue working with the same contacts and teams you work with today. Their email address may change to an **@beneva.ca** address, but this does not change your existing business relationship or points of contact.

53. What happens if I email an existing Gore Mutual or Unica Insurance email address?
You can continue using the email addresses and contact information you use today unless you are advised otherwise. They will automatically be forwarded to the corresponding Beneva email.

As new **@beneva.ca** addresses are introduced, we encourage you to begin using the Beneva address when replying to or starting new correspondence.

54. Will shared or general email addresses change too?
Some shared email addresses and general mailboxes used to communicate externally will also receive **@beneva.ca** addresses. For example, an existing Gore Mutual shared mailbox may have a corresponding Beneva address introduced.

Not every email address will change at the same time, so you may continue to see Gore Mutual or Unica Insurance addresses during the transition.

55. Should I update my contacts or address book?
When you begin receiving emails from a new **@beneva.ca** address, we recommend updating the contact information you have saved for future correspondence.

There is no need to proactively change an address until the new Beneva email address has been communicated to you.

56. What will happen to Gore Mutual's social media pages?
Gore Mutual's Facebook and Instagram accounts will transition to become 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 be used to communicate the transition and direct followers to Beneva's social media channels for future updates.

57. What will happen to Unica Insurance's social media pages?
Unica Insurance's social media channels will be used to communicate the transition to Beneva and direct followers to Beneva's channels for future content and updates.

58. 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 will be updated to reflect the Beneva brand. Website links, contact information and other business details will also be updated accordingly.

59. Which Beneva social media channels should I follow?
Stay connected with Beneva on social media for the latest news, updates and information. Starting January 5, 2027, you can follow Beneva on the channels below. Please note that some links may not be active until then.

- **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

60. Could emails from Beneva be blocked by our organization's email security settings?
Because **@beneva.ca** addresses may be new to your organization, some organizations' email security or filtering settings could treat them differently.

If you are expecting an email and do not receive it, check your junk or quarantine folder and contact your organization's IT team if needed.

61. Where can my clients find information about the transition from Gore Mutual and Unica Insurance to Beneva?
Your clients can visit Beneva.ca/joining-forces to learn why Gore Mutual and Unica Insurance are coming together under the Beneva brand and what the change means for them.

62. What is happening to the Gore Mutual and Unica Insurance websites?
Beneva.ca will become 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 will remain on the existing Gore Mutual and Unica Insurance domains during the transition and will be 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

- Property and casualty brokers
- Broker blog
- Contact us
- Transition information and FAQs

**Please note: Links to Beneva web pages will become active when the pages go live on January 5, 2027.*

63. 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 will redirect you to the relevant content on Beneva.ca.

Some pages and resources will remain available on the existing Gore Mutual and Unica Insurance domains during the transition. We recommend updating your bookmarks as you begin using the new Beneva.ca pages and resources.

64. What happens if a client tries to register for the Beneva Client Centre?
Property and casualty insurance policies outside of Quebec are not currently available through the Beneva Client Centre. Clients who register and sign in may experience one of the following:

- Clients with only property and casualty insurance policies outside of Quebec will be able to register and sign in, but no policy information will be displayed.
- Clients with both property and casualty insurance policies outside of Quebec and other Beneva products will only see their eligible Beneva products in the Client Centre. Their Ontario property and casualty insurance policies will not be displayed.

We recognize this may create an inconsistent experience for some clients. We are continuing to evaluate future enhancements to make Client Centre functionality available to all clients as additional products and systems are integrated.

65. What changes can I expect to see on external insurance partner websites after the transition to Beneva?
External insurance partner websites and platforms will be updated progressively to reflect the Beneva brand. This may include updates to company profiles, logos, descriptions, website links and social media links.

Because these updates are completed according to each external organization's timelines, Gore Mutual or Unica Insurance branding may continue to appear temporarily on some third-party websites.

66. What should I do if I find outdated Gore Mutual or Unica Insurance information on a partner website?
We are working with selected industry associations, media organizations, and other partners to update their information. Because these updates may take time, some legacy references may remain temporarily.

If you notice outdated Gore Mutual or Unica Insurance information on a partner website, please let your BDM know so it can be reviewed and addressed where possible.

67. 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.

- **Brokers:** Broker SABS webpage
- **Clients:** Client SABS webpage

**Please note: Links to Beneva web pages will become active when the pages go live on January 5, 2027.*

68. Will any content remain on goremutual.ca?
Yes. A few pages and resources will remain available on goremutual.ca, including:

- Home page
- Drive Good resources
- Make a Payment - It will also be accessible through the payment page on Beneva.ca.

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

**Please note: Links to Beneva web pages will become active when the pages go live on January 5, 2027.*

69. Is the Gore Mutual Foundation changing as part of the transition to Beneva?
No. As a separate legal charitable entity, the Gore Mutual Foundation will continue to operate under its existing name and branding, with information and resources available at goremutualfoundation.org.

**Please note: The link to goremutualfoundation.org will become active when the pages go live on January 5, 2027.*

70. Will any content remain on unicainsurance.com?
Yes. The Unica Insurance homepage will remain active as a transition resource for visitors looking for information about the move to Beneva.

The page will be 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.

71. Will the Unica Insurance Make a Payment page remain available?
Yes. The Make a Payment page will remain available on payments.unicainsurance.com to support existing Unica Insurance clients.

The page will be updated to reflect Beneva branding and visual identity, so it may look different. It will also be accessible through the payment page on Beneva.ca.

72. Will Unica Insurance's Find a Broker feature be available on Beneva.ca?
No. As part of the transition to Beneva.ca, the Unica Insurance Find a Broker feature will be retired and will not be carried over to the new website at this time. As Beneva.ca continues to evolve, we will continue to assess broker and client needs and explore opportunities to enhance the website experience in the future.

73. How will Gore Mutual and Unica Insurance sponsorships change after the transition?
Sponsorship materials will gradually be updated to reflect Beneva branding. You will begin to see the Beneva name, logo and visual identity on event signage, promotional materials, digital listings and community initiatives.

74. Who do I contact if I'm interested in getting a sponsorship?
For sponsorship requests or opportunities, please contact your Business Development Manager (BDM), who can help determine the appropriate next steps and provide guidance. This includes any request you may have to use the Beneva logo for sponsorships, events or community initiatives.

75. Speaking Notes for Client Conversations:

Pronouncing Beneva

- Beneva is pronounced "beh-neh-vuh."
- The name Beneva is derived from *bene* (good) and *va* (to go), reflecting the company's people-first approach and commitment to helping clients move forward with confidence that they are well protected.

Who is Beneva?

- Beneva is Canada's largest mutual insurer.
- Gore Mutual became part of Beneva in 2026.
- Beneva is Canada's largest mutual insurer
- More than 80 years of history
- Created when La Capitale and SSQ Insurance joined in 2020
- 3.8 million members
- Over 6,500 employees across Canada
- Full range of auto, home, life and group insurance and investment solutions

Understanding the brand transition

- In 2026, Gore Mutual and Beneva Mutual completed their merger, bringing Gore Mutual into the Beneva family.
- Since the merger, Gore Mutual and Unica Insurance have been working together with Beneva to align operations and bring their strengths together under one brand.
- Over the past year, the organizations have worked to align processes, systems, and customer experiences in preparation for the transition to the Beneva brand.
- Effective January 1, 2027, Beneva brings together Gore Mutual and Unica Insurance as one property and casualty subsidiary, combining deep insurance expertise with a people-first approach focused on protecting what matters most to Canadians.

Questions about the brand transition

- The transition to the Beneva brand is the next step in bringing the organizations together.
- We're gradually introducing the Beneva brand across our communications, systems, and materials.

- During the transition, you may continue to see the Gore Mutual or Unica Insurance name and brand in some places while Beneva appears in others.
- This is expected and is part of a planned transition as systems, documents, and materials are updated over time.
- If any future changes affect you, you'll be notified well in advance.

Reassurance conversations

- I'll continue to be your broker and primary point of contact.
- If you have questions at any point during the transition, I'm here to help.
- You can continue to rely on the same protection, service, and support you receive today.

When you don't have an answer

- That's a great question.
- I want to make sure I provide you with the most accurate information.
- Let me investigate that and confirm the details for you. I'll follow up with you as soon as I have an update.

BROKER IMPACTS

76. Will my existing broker agreement or commissions change?
The answer depends on your relationship with Gore Mutual and Unica.

Brokers who write only with Gore:
No changes to existing Gore broker agreements or commission arrangements have been announced as part of the legal amalgamation.

Brokers who currently write only with Unica:
Yes. As part of the integration, updates to commission schedules and contingent profit commission arrangements take effect January 1, 2027. There is no change to current compensation for the 2026 performance year.

Key changes include:

- Updated commission schedules for Unica business.
- A move to a single CPC calculation beginning with the 2027 performance year.
- CPC payments based on 2027 performance will continue to be paid through the normal annual cycle in 2028.
- Beginning April 1, 2027, and continuing until all policies have moved from OPUS to Guidewire, brokerages will receive one commission payment for policies that remain in OPUS and a separate commission payment for policies that have moved to Guidewire.
- Commission payments for business in Guidewire will follow Gore’s existing monthly commission payment timing.

The updated commission schedule replaces the existing Unica Endorsement E, Broker Compensation, including the commission and CPC sections of the Unica broker agreement, effective January 1, 2027.

Brokers who write with both Gore and Unica:
The commission and CPC changes described above apply only to Unica business.

If you also write with Gore, there is no impact to your existing Gore CPC agreement as a result of these changes.

77. Will there be a single broker agreement in the future?
Yes. As the Gore and Unica businesses become fully integrated, brokers are expected to operate under a unified broker agreement.

The details have not yet been determined. Any future changes to broker agreements will be communicated clearly and with ample notice.

78. Will Broker of Record changes be accepted between Gore Mutual and Unica?
Through December 31, 2026, Gore Mutual and Unica will not accept Broker of Record changes on each other's accounts across either Commercial or Personal Insurance.

79. Will my day-to-day contacts change?
Broker assignments are being reviewed as part of the future-state distribution model, and impacted brokers will be contacted directly if changes affect their relationship.

Specific changes will be communicated later in 2026. Until then, brokers should continue working with their existing underwriting, claims, service and business development contacts.

80. Will brokers who currently write only with Unica receive new broker codes?
Yes.

Brokers who write only with Unica will receive the Gore/Guidewire broker codes and access required to support future-state business.

Broker-specific code and access information will be provided through the onboarding and activation process.

81. Will brokers who already write with Gore receive new broker codes?
Existing Gore broker codes and access remain in place.

Brokers who write with both Gore and Unica will use their existing Gore access for applicable converted Unica business.

82. What training and onboarding will brokers receive?
Brokers who write only with Unica and brokers who write with both Gore and Unica will receive training and readiness support before they are expected to use new systems, products or workflows. Support will include applicable:

- System and access onboarding.
- GoreU training.
- Guidewire training.
- Product and workflow training.
- Coexistence guidance.
- Job aids, reference materials and FAQs.
- Support information for access or transaction issues.

Gore-only brokers will receive training and information for product or workflow changes that directly affect their Gore business.

CLIENT IMPACTS

83. Will my clients' policies, rates or coverage change because of the integration?
Legal amalgamation does not, by itself, change policy coverage, rates or policy terms.

Separate product, pricing, policy wording and underwriting rule changes may affect applicable new business or renewals with effective dates of April 1, 2027, and later.

Any policy-specific changes will be reflected through the applicable quoting or renewal process.

84. Will there be any disruption to claims support?
Clients and brokers will continue to receive claims support throughout the transition.

No active claims are being converted as part of the policy conversion initiative. Existing claims will remain in the system in which they are currently being managed.

85. What happens to payment methods in 2027?
Starting January 5, 2027, clients can continue using the payment methods available to them today.