

Gore Mutual & Unica Insurance Integration Broker Questions and Answers

October 1, 2026



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 is most important for me to know about the merger between now and the end of 2026?

When the merger between Beneva and Gore Mutual was announced, the focus was largely on introducing the relationship between Beneva, Gore Mutual and Unica and explaining how the businesses would continue operating during the transition period.

Several key integration activities have moved from planning into implementation.

Between now and December 31, 2026:

- Gore Mutual and Unica will continue to operate as separate legal entities, with separate underwriting, quoting and servicing processes.
- Brokers who write only with Unica will receive onboarding, broker codes, GoBroker access, Gore U access and training ahead of January 1, 2027.
- Brokers receiving new system access should use it to complete training and readiness activities. The functionality required to transact applicable Gore business will become available in early January 1, 2027.
- Gore Mutual will continue expanding eDocs delivery and introducing Guidewire enhancements intended to simplify the broker experience.
- Additional communications and training will help brokers prepare for changes taking effect in 2027.

These changes will be introduced in phases rather than through a single event.

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. What access will brokers who write only with Unica receive before January 1, 2027, and what can they use it for?

All brokers who write only with Unica will receive onboarding before January 1, 2027.

Access is being provided in phases and includes:

- GoBroker, Gore's broker portal.
- Gore U, Gore's learning and training platform.

- Broker codes and user access required for future Guidewire business.
- Training and readiness resources.

Before January 1, 2027, brokers who write only with Unica can:

- Access GoBroker and Gore U as part of onboarding.
- Complete training as it becomes available.
- Become familiar with Gore tools and resources.
- Complete required access and readiness activities.

Before January 1, 2027, brokers who write only with Unica cannot:

- Quote Gore products.
- Bind Gore products.
- Write Gore products.
- Access the Guidewire functionality used to transact Gore products.

Those capabilities become available in early January 2027.

7. 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.

Most recently, Claim Opening Notices and Claim Closing Notices became available through eDocs for brokers who already receive documents electronically. This enhancement represents the first step in a broader effort to expand eDocs delivery over time.

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.

8. 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**9. 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.

Beginning January 1, brokers who write only with Unica will also be able to use Guidewire to quote, bind and write existing Gore products on applicable lines of business. Brand-related changes taking effect January 1 are addressed in the separate brand FAQs.

10. What is the coexistence period?

The coexistence period begins January 1, 2027, when brokers who currently write only with Unica gain the ability to write existing Gore products in Guidewire while existing Unica products and policies continue to be managed through Unica systems.

Guidewire and OPUS will coexist while active Unica policies convert at renewal.

During coexistence:

- Guidewire will continue to hold Gore business and will begin to hold eligible new business and Unica policies after conversion.
- OPUS will continue to hold Unica policies that have not yet converted.
- Relevant open claims and outstanding legacy billing balances that are not loaded into the new policy will remain in OPUS.

This means some brokerages will use both systems depending on the product, policy and effective date.



11. How will new business work between January 1 and March 31, 2027?

Beginning January 1, 2027, brokers who currently write only with Unica will be able to quote, bind and write existing Gore products.

For Personal Lines and IRCA:

- Gore products will be available through Guidewire and will appear in Quote Vendors as Beneva.
- Existing Unica products will continue to be available through Unica systems for effective dates from January 1 through March 31, 2027.

This creates a temporary coexistence period in which brokers may have access to both existing Gore products and existing Unica products.

For Commercial Insurance products, including Property & Casualty, Fleet and Garage, brokers should continue working through their existing underwriting teams. Existing submission and underwriting processes will continue to apply during the coexistence period.

The naming of products, associated documents and underwriting companies within quote vendors will be addressed in the separate brand FAQs.

12. How will I know whether to use OPUS or Guidewire?

During coexistence, the system you use will depend on the business you are handling. Guidewire policies start with the letter G. OPUS policies start with the letter Y.

Brokers who write only with Gore:

Continue using Guidewire for Gore business, which will appear in Quote Vendors as Beneva.

Brokers who currently write only with Unica:

- Use OPUS for Unica business that has not moved or converted.
- For Personal Lines and IRCA, these quotes will appear in quote vendors as Beneva. You may also continue to use OPUS for eligible Unica business during the coexistence period.
- Use Guidewire for affected new business and converted Unica policies beginning with April 1, 2027, effective dates.

Brokers who write with both Gore and Unica:

- Continue using Guidewire for existing Gore business.

During the coexistence period, continue using OPUS for eligible Unica business that has not transitioned. For applicable new business, brokers may have access to both systems depending on the product and effective date. Guidewire will appear in quote vendors as Beneva.

Training and reference materials will explain the applicable process before brokers are expected to use it.

13. How will I contact underwriting, claims and billing support beginning February 1, 2027?

The impact depends on whether you write with Gore, Unica or both.

Brokers who write only with Gore:

Continue using the established Gore contact route for Gore business.

Brokers who currently write only with Unica:

On February 1, 2027, affected broker calls will move to the unified telephone experience. Affected former Unica direct numbers will automatically redirect to the Gore 1-844-974-4673 contact route, and brokers will enter the extension for a designated individual or select from the menu to reach the applicable team supporting OPUS or Guidewire Claims, Billing, Personal Lines or Commercial Lines.

Callback support will continue to be available, and support hours will be extended to 8 a.m. to 5 p.m. (Eastern).

Brokers who write with both Gore and Unica:

Continue using the established Gore route for Gore business. Beginning February 1, 2027, affected Unica calls will also move to the Gore 1-844-974-4673 contact route, with the menus updated to enable redirection to the teams supporting OPUS or Guidewire Claims, Billing, Personal Lines or Commercial Lines.

Brokers will continue to have access to underwriting, claims and billing support. Brokers and clients will continue to have access to the appropriate claims and billing support channels throughout the transition. The change is intended to create a more consistent telephone experience while maintaining access to the appropriate teams.

WHAT'S HAPPENING STARTING APRIL 1, 2027**14. What changes on April 1, 2027?**

Beginning with April 1, 2027, effective dates:

- All new business and Unica renewals will move to Guidewire.
- Unica policies will begin moving to Guidewire as they renew.
- Applicable product, pricing, policy wording, underwriting rule and workflow updates will take effect for both existing Gore business in Guidewire and Unica business moving to Guidewire.
- Product-specific details will be provided through separate communications and training as they are confirmed.

15. 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 in early 2027 and applies to policies with renewal effective dates of April 1, 2027, and later.

The conversion will occur over time rather than all at once, with the phased approach supporting an orderly transition for brokers and clients.

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.

16. When will Unica policies move to Guidewire?

Unica policies will move to Guidewire as they renew.

- Policies renewing before April 1, 2027, will remain in OPUS through that policy term.
- Policies renewing with an effective date of April 1, 2027, or later will move to Guidewire as part of the renewal process.

Because policies renew at different times, the full book will not move to Guidewire on one date.

17. 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.

18. 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.

19. 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.

20. What product changes are coming?

Product, pricing, policy wording, underwriting rule and workflow changes will apply to affected new business and renewals beginning with April 1, 2027, effective dates.

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

BRAND

To find our FAQs related to the Beneva brand transition impacts to Gore brokers, [click here](#).

To find our FAQs related to the Beneva brand transition impacts to Unica brokers, [click here](#).

BROKER IMPACTS

21. 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.

22. 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.

23. 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.

24. 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.

25. 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.

26. 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.

27. 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.
- Gore U 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

28. 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.

Brand-related client impacts will be addressed in the separate brand FAQs.

29. 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.