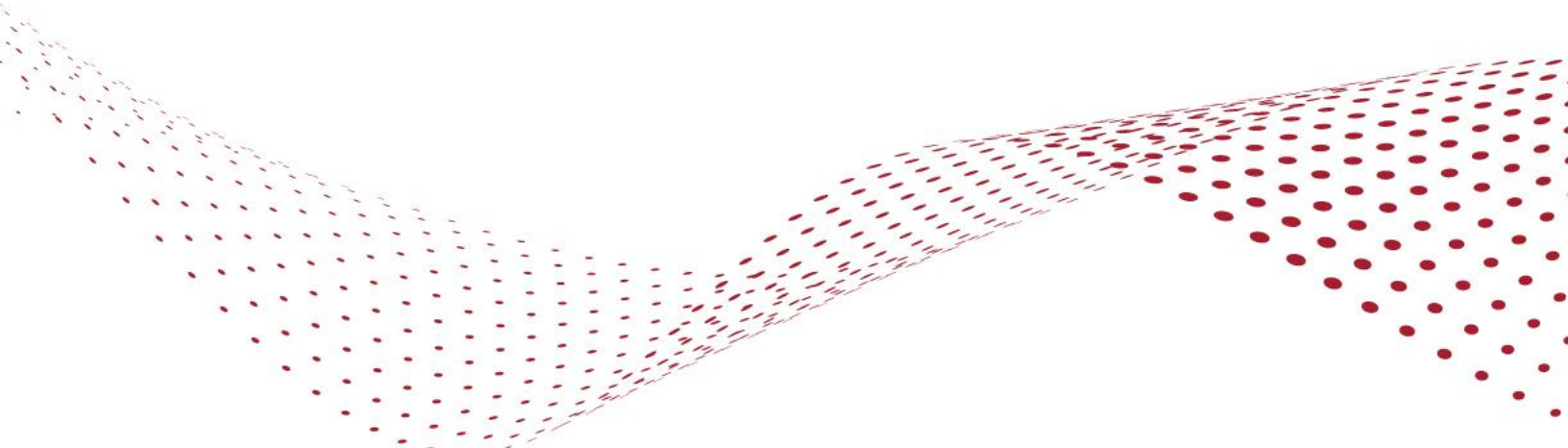




Gore & Beneva Merger Broker Questions and Answers

October 2025

BUSINESS OPERATIONS

1. Will the merger impact my current contracts?

Currently, there will be no changes to either company's operations and customers and brokers will not experience any impact at this time. All insurance contracts are being maintained and your customers' protection will continue under the terms of their contract. As well, the terms of your broker contract remain in place.

2. Will you continue to support independent brokers?

Both Unica and Gore Mutual remain committed to the broker distribution channel for our Ontario and Western Canada operations, and once integrated, will continue to sell our products through the broker channel.

Once merged, brokers will have an even stronger, more resilient option for their customers that is committed to the mutual model.

3. Will my CPC change as a result of the merger?

No, at this point there will be no changes to your CPC with Gore as a result of the pending merger.

CLIENT RELATIONSHIPS

4. How will this merger affect your product offering?

Our aim with this merger is to offer our customers and brokers an experience and products that best meet customer needs. In the meantime, both insurers are operating as usual and there will be no change to product offerings for Gore or Unica.

5. Will policies or rates for my clients change?

While we are always working to improve sophistication around our pricing and expect this work to continue throughout the merger process, we do not anticipate any changes to your clients' premium as a result of the impending merger.

6. Will their coverage or renewal terms change?

No, there will be no changes to your clients' coverage or renewal terms during this transition.

7. Will there be any disruption to my clients' policies or claims during the merger process?

No, we do not anticipate any disruption to your clients' policies or claims during the merger process.

8. How will you maintain consistency in broker relationships across regions?

Communication with our brokers during this transition will be of the utmost importance. We want to ensure that this transition is as smooth as possible for our broker partners as it is for our customers and employees. Therefore, we encourage you to maintain an open line of communication with your Business Development team during this time so we are able to assist you as much as possible.

BRAND AND IDENTITY

9. Will Gore Mutual or Beneva brands change or merge into one?

Once the merger is complete, there will be a transition period where the Gore Mutual brand will be sunsetted and we will transition to the Beneva brand.

10. How will this affect the marketing and perception of your services?

We know that it will take some time and effort for the Beneva brand to become as known in Ontario and the western provinces as it is in Quebec. Once the merger is complete, there will be a fulsome marketing and communications plan to help the industry, customers, brokers, and stakeholders understand the change and to introduce Beneva.

11. Will there be different branding for Quebec and Ontario and the western provinces?

In order to maintain brand consistency, Ontario and the western provinces will see the same branding for Beneva as they do in Quebec.

12. The combined Gore and Unica entity will operate under the Beneva brand, which is direct to consumer in Quebec. Does this mean that Beneva will be offering direct to consumer outside of Quebec now?

No. Beneva is committed to the broker model outside of Quebec and will continue to offer its products through the broker distribution network in those provinces.

COMMUNICATION AND SUPPORT

13. Who will be my point of contact during the transition?

Please contact your Business Development team for Gore Mutual if you have any questions during the transition.

14. Will there be delays in processing claims or policy transactions during the integration?

We do not anticipate any delays in processing claims or policy transactions during the integration. However, once the merger is complete, we will share more details about any potential changes to our regular course of business during that period.

15. How will the merger improve support and services for brokers?

As we will be joining a larger organization, we anticipate improved support and services for brokers. As we work through the transition process, we will share more specific details with you as they become available.

IMPACT ON BROKER/COMPANY RELATIONSHIPS

16. Will the merger affect my relationship with Gore Mutual?

We believe that this merger will affect your relationship with Gore Mutual in a positive manner, in that we anticipate being able to offer you enhanced services, new products, with the same personalized approach that we have been known for in the past.

17. Will I still have access to the same contacts and support teams?

Yes, for now it will be business as usual and you will be working with the same individuals from Gore Mutual that you are now. As we work through the transition process, we may identify opportunities for enhanced service, which may mean new contacts and support teams. However, if that is the case, we will provide ample communication prior to any changes in order for you and your teams to prepare in advance.

18. Will there be changes to how I work with underwriters, claims adjusters, or other key contacts?

For now, there will not be any changes to how you work with underwriters, claims adjusters, or any other key contacts. If there are any changes post merger, we will provide you with ample advanced notice.

PRODUCT CHANGES

19. Will the merged company continue to offer the same products and coverages that I currently sell to my clients?

As we are merging in Ontario with Unica Insurance— a personal and niche commercial insurer based out of Ontario—we will have new products and coverages for you to offer to your customers. However, until the merger is complete, we will not be offering any new products or coverages.

SERVICE AND SUPPORT

20. Will there be new tools or resources for me to use?

As we work through the transition process with Beneva, we will be identifying the tools and resources that we provide to our brokers. Through this process, we will be looking at the best of those options so that our brokers will have the most optimal way to work with our combined operations. We are excited to be able to offer our existing broker partners enhanced services in the future. As we determine those resources, we will communicate any changes so that you and your teams have ample time to adjust.

21. Will I still have access to the same broker portals and service systems, or will there be a transition to new technology?

It is possible that once we identify the services in systems that we both use with our brokers there will be changes for the better. However, if there is a transition to new technology, we will be sure to provide ample communication and training to help you and your team adjust.

22. Will the merged company provide additional training or support to help brokers adapt to any changes?

Yes, we will absolutely be providing brokers with additional training and support to help brokers adapt to any changes. Please be sure to read our Broker Circle newsletter or visit us on the web for the most up-to-date information.