



Gore & Beneva Merger Customer Questions and Answers

January 1, 2026

GORE MUTUAL NAME CHANGE

1. What is changing on January 1, 2026?

On January 1, 2026, our legal name changes from Gore Mutual Insurance Company to Gore Insurance Company. This is a legal name change only—there is no impact on policies, coverages, or claims.

2. Why is the name changing?

The new legal name reflects the movement of Gore's mutual members to Beneva and supports Beneva's vision to unite two strong companies under a people-first approach.

3. When and how are mutual members being informed of this change?

Kingsdale Advisors, the agency managing Gore's member communications, will mail a letter during the first week of January to inform members about their transition from Gore to Beneva membership. Members can expect to receive the letter by mid-January.

4. Will documents show both names for a while?

Yes. Documentation updates will be phased, and you may see both names temporarily.

5. Is there a public resource I can access?

Yes: goremutual.ca/merger.

PAYMENT INFORMATION

6. Will policies be affected?

Policies will not be affected.

7. How will billing be affected?

Starting January 1, 2026, updated payment instructions will be included on billing notices and on our [payment page](#).

For online banking, including internet banking, phone banking, ATM banking, and teller banking, if you currently have Gore Mutual Insurance Company set up as a payee, the name will automatically be changed to Gore Insurance Company. **You do not need to take any action at this time.**

If you are setting up a new online banking payment, you should use **Gore Insurance Company** as the payee and your 12-character policy number as the account number. Your policy number and amount due can be found on your billing notice.

Note: Online banking payments may take up to 3 business days to be processed by Gore Mutual.

8. What if I have a cheque already sent with Gore Mutual Insurance Company as the name?

Please make all new cheques payable to Gore Insurance Company. For the next six months, the bank will still accept cheques made out to Gore Mutual Insurance Company, in case any have already been mailed.

POLICY AND RATES

9. Will my insurance policy or coverage change because of the merger?

No, there will be no changes to your coverage or renewal terms during this transition. While our legal name changes to Gore Insurance Company on January 1, 2026, your contract remains the same.

10. Will my premiums or rates increase?

We do not anticipate any immediate changes to your premium as a result of the merger.

11. Will the merger improve the range of services or products available to me?

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

CUSTOMER SUPPORT

12. Who should I contact if I have questions about my policy during the merger?

As always, please contact your broker if you have any questions about your policy during the merger process.

13. Will there be delays in claims processing or customer service responses?

We do not anticipate any delays in processing claims or policy transactions during the integration.

14. How will the merger impact bilingual support for customers?

As we work through the transition process with Beneva, we will be determining any new supports for customers, including bilingual claims adjusters. At this point, we have yet to do this exploration, but we will provide you with updates as they become known.

BRAND AND IDENTITY

15. After the merger, which brand will manage my policy?

Effective January 1, 2026, your insurer's legal name became Gore Insurance Company. Over time, as we fully transition to the Beneva brand, your policy will eventually move under the Beneva name. We will keep you informed throughout this process.

16. Will the companies operate under one name or keep separate brands?

Effective January 1, 2026, Gore Mutual Insurance Company's legal name became Gore Insurance Company as an interim step in our transition to the Beneva brand. Over time, as integration progresses, we will transition to operating under a single brand: Beneva.

FUTURE SERVICES

17. Will the merger lead to new products or improved offerings?

Once merged, we absolutely believe that we will be able to offer new and improved offerings in the future. When we have details of these new offerings, we will be sharing those with your broker to have an educated discussion.

18. Will my current broker continue to handle my account?

Yes, your current broker will continue to handle your policy.