



Purpose Insights Report 2025

Gore Mutual was created by people who came together in the mid-1800s to mutually look after one another in times of adversity. Today, as a modern mutual company, that sense of purpose lives on. Our primary objective continues to be helping people in their time of need. Purpose for us has become much more than just about what we can do; we also focus on how we can inspire others across our industry to act as well. In 2022, we launched the Purpose Partnership, aimed at bringing together our broker partners to build our combined capacity in Sustainability and Purpose through research, thought leadership and sharing of best practices.

Since then, Gore Mutual has commissioned research designed to identify how to build more resilience for our customers and communities.

Our research over the past two years has looked at topics such as:

- Why is Purpose valued?
- Is Purpose a key driver of employee attraction, retention and engagement?
- Can Purpose help us build stronger client relationships?
- Can Purpose become a strong differentiator in the market?
- How are homeowners feeling about the impact of Climate Change?
- How are brokers helping homeowners become more resilient?

What we have learned to date is that investing in Purpose will position insurers and brokers for the future by helping us build stronger relationships and brand reputation, fortifying consumer attraction and loyalty, and acting as a critical lever in attracting and retaining talent.

We share the results of our research through our Purpose Insights Reports. These Purpose Insights Reports have now become an annual production and can be downloaded here goremutual.ca/purpose.

This is our 2025 Purpose Insights Report, focused on the topic of resilience. Our hope is that these insights and analytics will help your organization leverage Purpose for the benefit of communities and add value to your businesses.

If you have any questions regarding our research, feel free to reach out to Gaby Polanco Sorto, Vice President, Purpose, Sustainability & Office of the CEO, Gore Mutual, at gsorto@goremutual.ca.

Purpose Insights Report 2025 Research Highlights



In the past three years, Canada has faced unprecedented natural disasters, with insured losses from severe weather surpassing \$8 billion in 2024—a national record.

Although 2025 has seen fewer catastrophic events, the rising frequency and severity of natural disasters will continue to increase the impact on Canadian homeowners and communities.

Therefore, in 2025 our research is focused on the impact that climate change is having on homeowners, and how we as an industry can promote resilience to prepare our communities for what is to come.

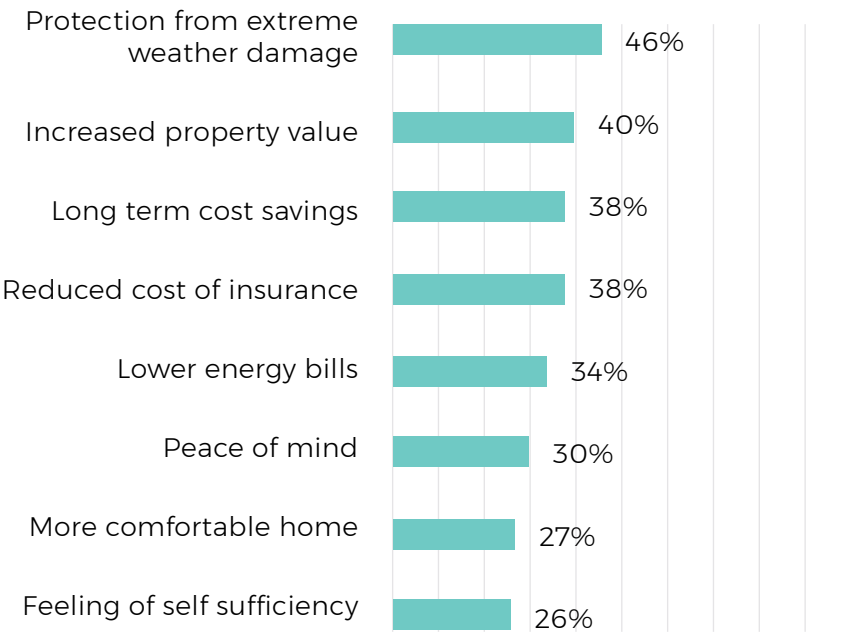




Brokers understand the importance of resilience and can support customers

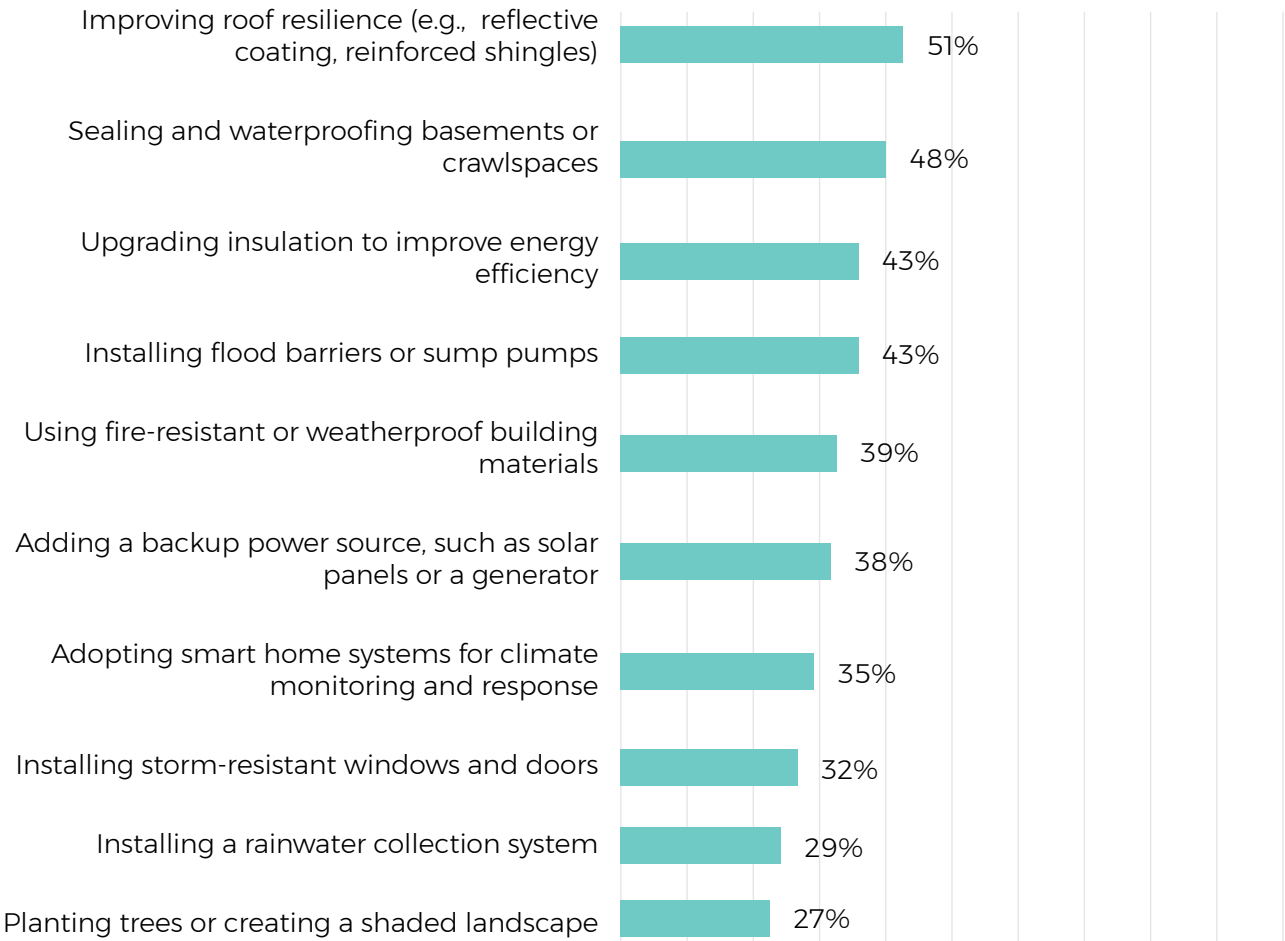
- Overall, nearly three quarters of brokers understand the importance of climate change policies. This is significantly higher than the general population (59%)
- Nearly all brokers (88%) say that they generally take time to talk to clients about the benefits of resiliency to climate change

The top benefits they discuss with their clients are:

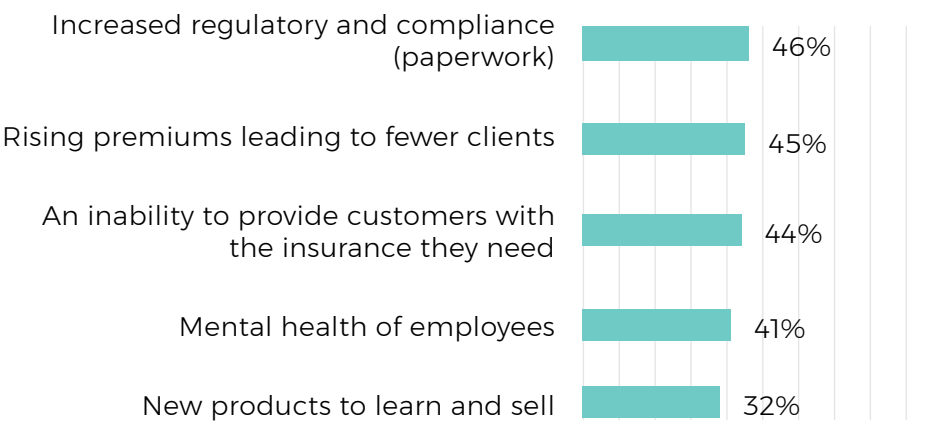


- 93% of brokers report that their clients mention costs they have borne due to climate change, with the most frequently reported being:
 - Increased insurance premiums
 - Increased energy bills
 - Property damage/repair

92% of brokers have recommended cost-effective ways to increase a home's resiliency to climate change to customers. These recommendations most frequently include:

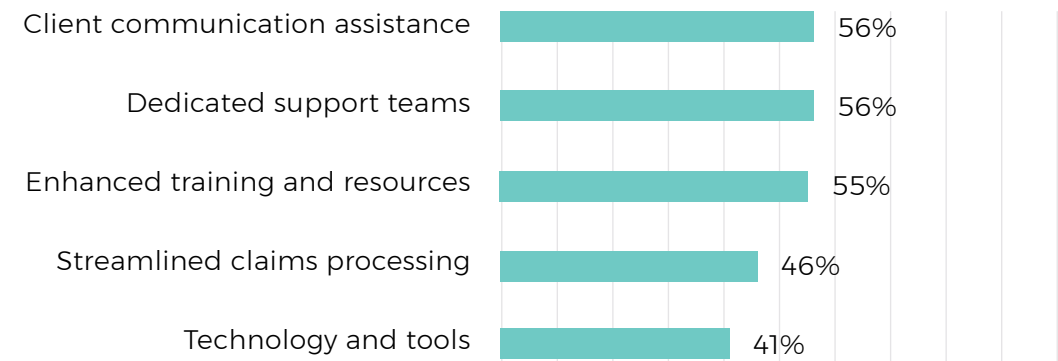


Brokers also understand the impact that climate change will have on their businesses. While the top concerns remain increased claims and workload, each at 48%, other concerns include:



- Almost all (92%) brokers surveyed recognize the benefits of discussing climate change with clients, with the top cited benefits including:
 - Increased awareness and understanding of the risks
 - Enhanced insurance coverage
 - Enhanced trust and relationship
- As natural disasters become more frequent and severe, brokerages are preparing; 94% of brokers report their organizations are taking action to address the rise in climate-related claims. These efforts include:

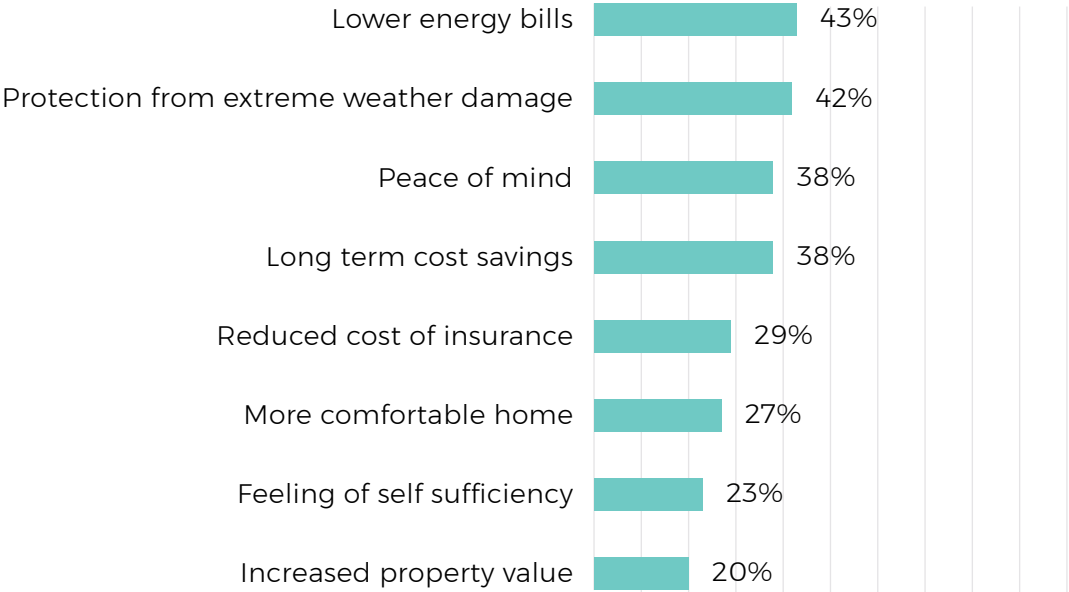
The top benefits they discuss with their clients are:



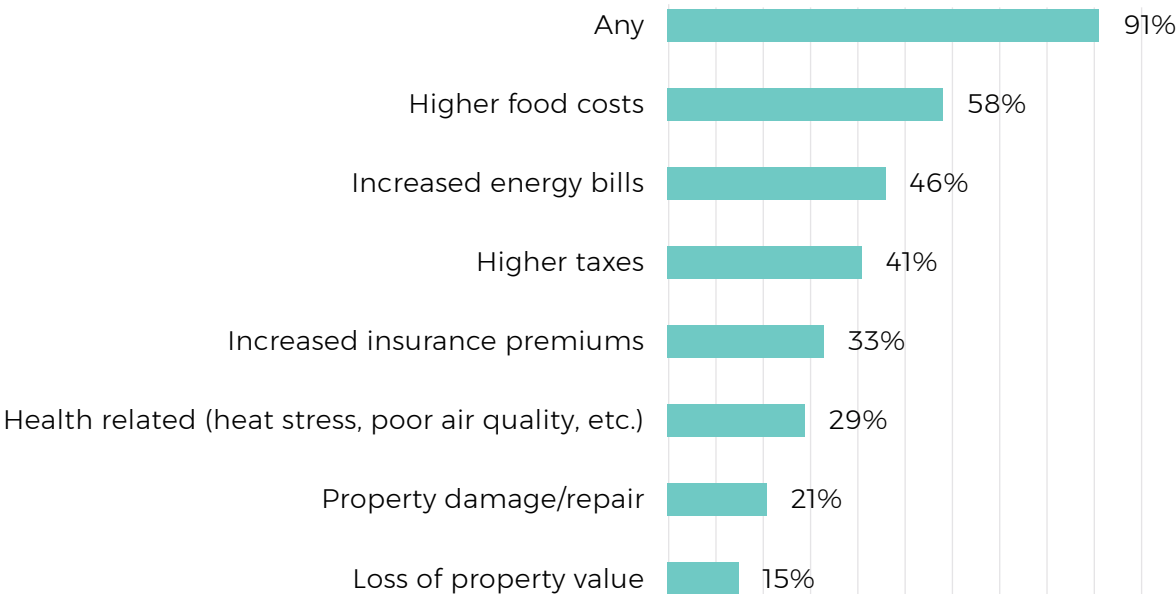
- Almost all (88%) brokers handling climate-related claims report their organizations are taking steps to support mental health, with the top three being:
 - Flexible work arrangements
 - Access to counseling through health benefits
 - Manager support and frequent check-ins
- Education is a key tool that brokers can use to communicate to their customers. When brokers educate customers about the importance of resilience, they see immediate benefits, including:
 - 77%: success at changing the customers' mind
 - 86%: success at retaining the customers' business
 - 69%: success at convincing the customer to renovate their home

Why consumers value resilience:
from property protection to wellbeing

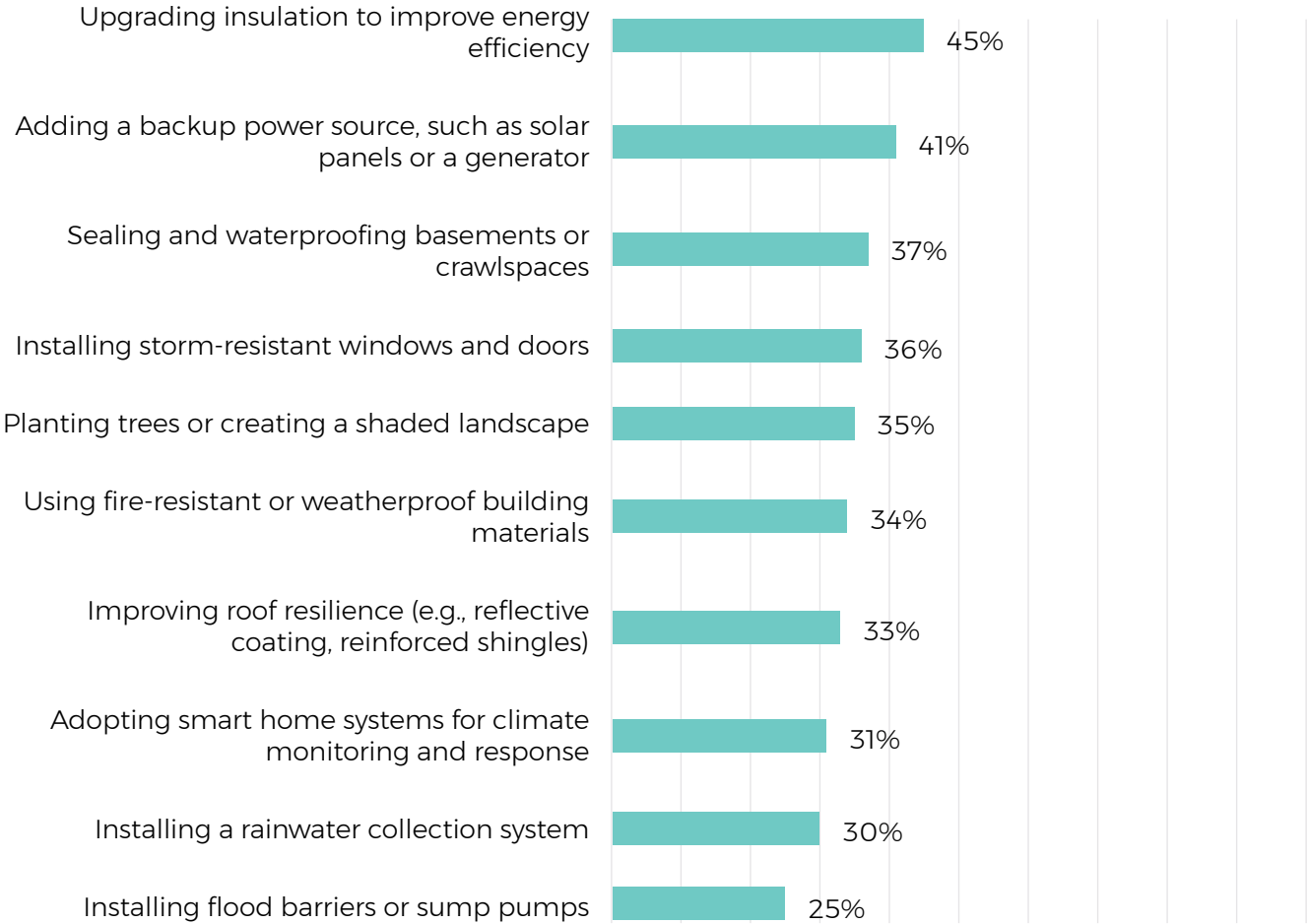
Most consumers (90%) see benefits in investing in resilience, with key benefits being identified as:



Consumers understand how climate change is impacting all aspects of their financial and physical wellbeing, including higher food costs, increased energy bills and higher taxes.



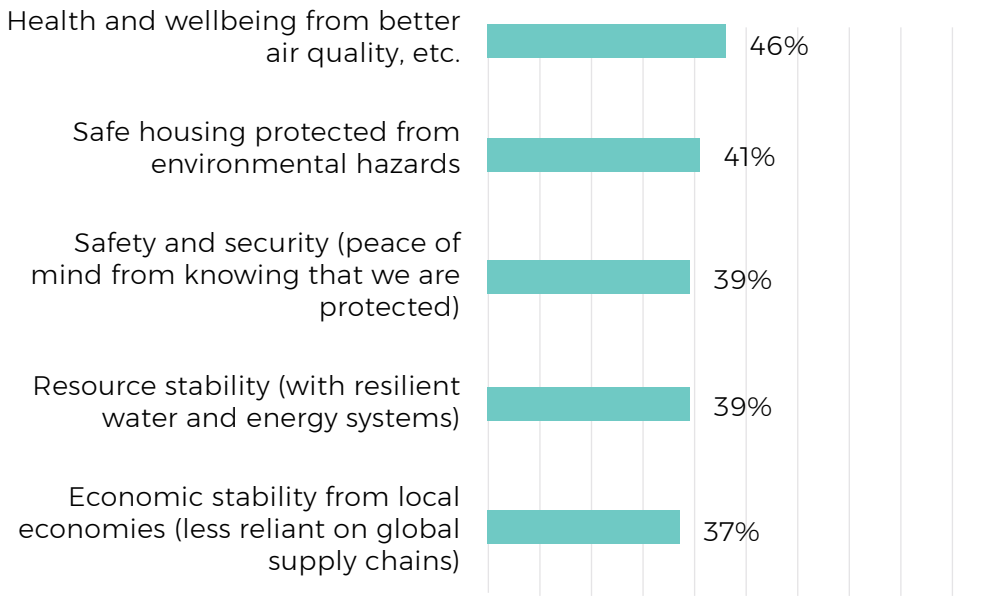
Among those consumers investing in resilience, 92% identified cost-effective ways to increase the resilience to their homes:



- Our research shows that climate change does not affect everyone equally; some groups disproportionately bear its economic costs. Consumers identified the following groups most impacted by climate change:
 - Low-income communities (41%)
 - Regions prone to natural disasters (e.g., wildfires, floods, hurricanes) (40%)
 - Children and future generations (40%)
 - Farmers and rural communities dependent on agriculture (38%)

Why consumers value resilience:
from property protection to wellbeing

Resilience can also bring broad benefits across all areas of life. 88% of respondents could identify some benefits, with the main ones including:





Generating momentum: Focusing on consumer priorities to inspire action and build climate resilience and adaptation

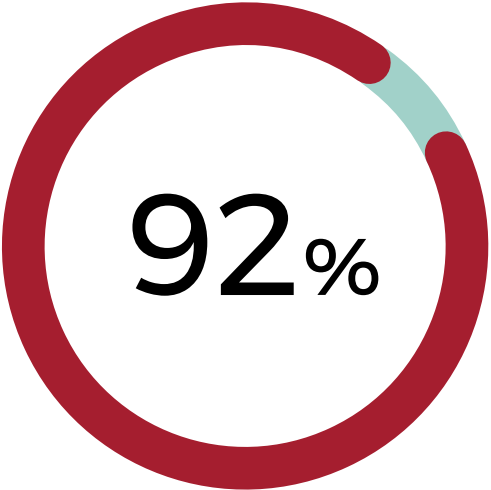
By Suzanne Courtlander
Chief Claims Officer, Gore Mutual

Canadians understand that extreme weather events bring significant financial costs and impacts, but many need more information to help them understand how they can build climate resilience.

While a strong majority of brokers (88%) are engaging clients in conversations about climate resilience, the research also reveals a disconnect: consumers are often more committed to climate initiatives than brokers assume. As a result, some brokers may unintentionally downplay key recommendations and benefits that are of the greatest importance to their clients.

By deepening understanding of consumers' attitudes, priorities and concerns, brokers have an opportunity to inspire action and strengthen climate resilience and adaptation.

Don't let misperceptions
prevent you from engaging
in critical conversations



of consumers approve of or
are neutral about climate
initiatives.

The effects of climate change are being felt on both sides of the insurance relationship. Approximately three quarters of brokers surveyed say they have dealt with a claim because of a forest fire, large flood, or severe storm and 13% say they deal with them “all the time.”

At the same time, over 90% of consumers surveyed say they have absorbed significant costs due to climate change, including higher food costs (58%), increased energy bills (46%), higher taxes (41%), increased insurance premiums (33%), health related costs (29%), and property damage costs (21%).

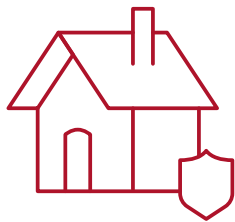
Despite these realities, most brokers underestimate their clients' support for climate initiatives—believing that only 39% approve, while 36% are neutral and 24% are opposed.

“In 2024, storms and wildfires resulted in a record \$8 billion in insurance claims in Canada. Behind this staggering number are families and communities who have been forever changed by traumatic weather events. We have an opportunity to prevent others from being devastated. It starts by listening to concerns and priorities and figuring out the best path forward to protect our clients, their families, properties, and finances.”



Suzanne Courtlander
Chief Claims Officer,
Gore Mutual

Build resilience by focusing on consumer priorities



The vast majority (88%) of brokers actively engage their clients in conversations about the benefits of resiliency and adaptation to climate change, and report a wide range of valuable outcomes, including:

- 1 Increased understanding and awareness of risks (63%)
- 2 Enhanced insurance coverage (58%)
- 3 Enhanced trust and relationship (52%)
- 4 Improved decision making (42%)
- 5 Improved financial savings/efficiency for the client (37%)

Controlling energy costs and increasing energy efficiency are top priorities for consumers—nearly half report rising energy bills. Yet only 34% of brokers are talking about lowering energy costs as a benefit of investing in protecting their homes.

This reveals another disconnect. Brokers most often promote benefits like protection from extreme weather damage (46%), increased property value (40%), and long-term cost savings (38%). Meanwhile, consumers’ top reasons for investing in adaptation and resilience are lower energy bills, protection from extreme weather damage, and peace of mind.

Although nearly all brokers (92%) say they discuss cost-effective ways build climate resiliency, many focus on recommendations that don’t necessarily align with what matters most to consumers.



Broker vs. Consumer Focus

	Brokers	Consumers
1	Improving roof resilience (reflective coating, reinforced shingles)	Upgrading insulation to improve energy efficiency
2	Sealing or waterproofing basements or crawlspaces	Adding a backup power source, such as solar panels or a generator
3	Upgrading insulation to improve energy efficiency	Sealing or waterproofing basements or crawlspaces

Consumers rely on climate-related conversations with brokers to improve decision making and achieve financial savings and efficiency. With minor adjustments and refocusing, brokers can strengthen client relationships, deepen trust, and generate even greater momentum toward building climate resiliency and adaptation.

MAKING IT PERSONAL: REFRAMING CONVERSATIONS ABOUT DEI AND CLIMATE CHANGE



Gaby Polanco Sorto
Vice President, Purpose,
Sustainability & Office of the CEO

Investing in DEI and climate change makes good business sense

In October 2024, Gore Mutual Insurance and RK Insights surveyed over 1,000 Canadians to assess attitudes and perceptions about diversity, equity, and inclusion (DEI) and climate change. The research demonstrates that investing in inclusion, equity, and climate is beneficial for businesses and communities, positioning companies to thrive in the future.

Many consumers say they are growing weary and skeptical of costly government mandates and corporate proclamations about the importance of embracing DEI and reducing environmental impacts. Despite this, they remain deeply concerned about how these issues are personally affecting their lives.

The current polarized political landscape has created a misleading narrative suggesting that your political affiliation dictates your stance on DEI or climate change. Based on our research, this is not the case. Surprisingly, political affiliation does not necessarily have an impact on support for and concern about DEI and climate change.



Over 90% of all respondents with both left and right political affiliations approve of or are neutral about DEI initiatives, and 90% say the same about climate policies in their workplaces and communities.

The support and objections to DEI and climate change cross the political spectrum because they impact the individual—this is personal.

Reframing the conversation to focus on the direct impact on employees, clients, and communities, particularly those who are most vulnerable—older and lower-income Canadians—presents an opportunity to shift attitudes and perceptions surrounding DEI and climate change.



ENGAGE IN PERSONAL CONVERSATIONS ABOUT DEI

Consumers are approaching these issues through a personal lens—and there are many factors affecting their outlook. They are primarily concerned about their welfare. Nearly all (90%) say their own physical and mental health is a high priority.

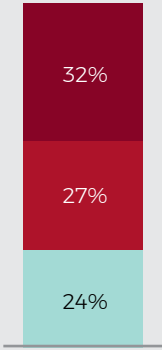
They also express concern about the unintended consequences of implementing DEI and climate change initiatives. Most consumers (80%) say DEI initiatives negatively impact relationships due to certain groups being favoured over others, leading to resentment/exclusion among individuals that don't fit into specific DEI categories (42%); the reinforcement of particular groups leads to an “us versus them” mentality rather than fostering unity (37%).

Nearly half of all respondents say they have witnessed resistance to DEI initiatives, with lack of understanding (38%), perceived unfairness (34%), and fear of change (32%) cited as the primary causes for resistance.

Despite these barriers, there is still resounding support for DEI. Overall, most consumers (81%) believe DEI initiatives strengthen relationships between ages, genders, races, and other diversity categories. This includes breaking down stereotypes and biases (46%), encouraging empathy and respect (46%), and increasing collaboration and teamwork (39%).

Nearly all respondents, including 69% of those opposed to DEI, identified actions to address resistance to DEI, including listening respectfully (45%), promoting inclusivity of all groups (39%), implementing initiatives with fairness and transparency (39%), and engaging in dialogue (38%).

Over 80% of respondents indicated they feel certain populations are “left out” of formal DEI initiatives:

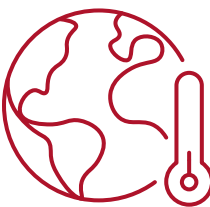
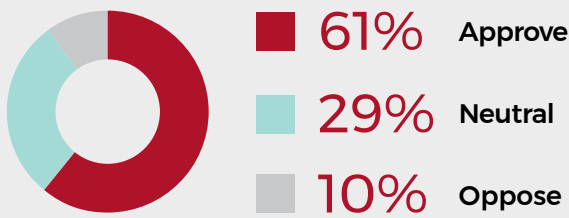


- Older adults (32%)
- Those who have less money now or grew up in families that struggled financially (27%)
- Small or less visible minorities, such as tiny ethnic minorities or those with rare disabilities (24%)



RECOGNIZE AND ADDRESS POTENTIAL BARRIERS TO SUPPORT

There is a similar story for climate change. Overall, most consumers either approve of (61%) or are neutral about (29%) climate change policies in their community or workplace; only 10% oppose climate change policies outright.



Once again, we see support across the political spectrum: 50% of respondents who say they are to the right of the political spectrum approve of climate change policies, and 74% of left-leaning respondents share the same sentiment.

This has likely been influenced by the ever-increasing impact of climate change across Canada over the last few years, such as record-breaking wildfires and flooding. Overall, one-third (35%) of consumers say their opinion on climate change initiatives has changed in the past year, including 21% who say they have become more positive on climate change action.

However, challenges remain. Most consumers (82%) identified aspects of climate initiatives that they find most problematic, with nearly half identifying the most problematic issue being the economic costs to them (45%).

The majority of those who approve of climate change policies (40%) also feel these policies should balance environmental and economic goals.

“ In Canada, climate change is imposing an increasingly disproportionate impact on vulnerable groups, and factors such as poverty significantly impact the likelihood of recovering from extreme weather events. Working together, we can bridge this gap to create healthier, safer, and more resilient communities. ”



Gaby Polanco Sorto
Vice President, Purpose,
Sustainability & Office of the CEO

SEIZE THE OPPORTUNITY TO SHIFT ATTITUDES AND PERCEPTIONS

In the past, many have used broad narratives—the big goals and commitments—when speaking about DEI and climate change. It is time we make this personal.

Understanding individual viewpoints and addressing personal barriers are important steps towards shifting attitudes and perceptions among those who are neutral and opposed.

Fortunately, the research reveals that there is a strong base of consumers who are already fully supportive of these causes or close to it. Half of the consumers polled say they have always been supportive of climate policies. Those who are neutral are skeptical (20%) and weary (9%), but they do not oppose or reject them outright. Most consumers either approve of (42%) or are neutral about (50%) DEI initiatives in their community or workplaces, with only 9% outright opposing such initiatives.

By engaging in more meaningful, relevant, and personal discussions, companies can deepen an understanding and commitment among those who already approve of DEI and climate initiatives, positively influence individuals who are on the fence, and possibly even sway those who may be opposed. Central to this is understanding how DEI and climate change impact individuals differently and engaging them on what these commitments, policies, and initiatives could mean to them personally.

The work is not done. Both DEI and climate change are key issues that continue to affect how our communities thrive. We need to change the discourse, tailoring the conversations to more effectively communicate our goals and what this means for the individual.





LET'S LEAD CHANGE TOGETHER

Gore Mutual is committed to sharing research and knowledge with the entire industry to spur the change we feel needs to happen.

More than 1,000 GenZs, Millennials, GenXs, and Boomers from across Canada participated in this wave of research.

We hope you find this as compelling as we do and can use this information to support the business case for building resilient communities in your organization. To learn more, visit goremutual.ca/purpose. For information about this research, please contact us at purpose@goremutual.ca.



Built on a foundation of financial strength for more than 185 years, Gore Mutual Insurance Company is one of Canada's first property and casualty insurers. With offices in Cambridge, Toronto and Vancouver—a Canadian mutual company, offering competitive insurance products through trusted broker partners. Every decision and investment made is anchored in the long-term benefits to customers, members and communities. *Insurance that does good*—this is our purpose.

Grounded in our purpose and guided by our core values, at Gore Mutual, we believe that being good and doing good by our employees, customers and broker partners will benefit not only them, but also us—which in turn allows us to spread good in our communities and reward the good we see in others. This is what is driving our work to become a purpose-driven, digitally led national insurer.