

Gore Mutual broker FAQs & speaking points – Beneva brand transition

Document purpose

This document serves as both a broker FAQ and a client conversation guide, providing approved responses and key talking points related to the Beneva merger and resulting legal name and brand changes.

Why am I receiving this now?

You are receiving this document to help prepare you for upcoming brand changes related to the Beneva merger. Reviewing this document now will help you become familiar with the key messages and prepare you to respond to client questions confidently and consistently following the mailing.

Where can I find additional information or support throughout this brand transition?

In addition to this FAQ, you can find the following support materials to help guide your conversations:

- [Gore Mutual client FAQs – Beneva brand transition](#)
- [Brand transition timeline](#)
- [Customizable client email template](#)
- [Example of client letter](#)

If you have any outstanding questions, please reach out to your Business Development Manager (BDM) for assistance.

FAQs

MERGER AND BRAND TRANSITION

1. 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.

2. 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 this transaction, 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. Though they currently operate under separate brands, Gore Mutual and Unica Insurance are aligning their operations throughout 2026 to create a unified operating model under Beneva.

Effective January 1, 2027, Gore Insurance Company and Unica Insurance Inc. will operate as a single insurer under the legal name Beneva General Insurance Inc.

3. What's the difference between Beneva and Beneva General Insurance Inc.?

The legal name will be Beneva General Insurance Inc.; however, the organization will generally be referred to simply as Beneva in communications, marketing materials, websites, and other customer-facing touchpoints.

4. What does the transition to Beneva mean for me?

A strong insurance provider with a trusted national brand—backed by the combined strength of Gore Mutual and Unica—giving you access to a broader product portfolio over time. Beneva simplifies how you do business, supports you with the tools and expertise you need, and enables you to focus on what matters most: advising and supporting your clients.

Effective January 1, 2027, the primary change for brokers is our legal name. **Please update your records from Gore Insurance Company to Beneva General Insurance Inc. and use this name on future invoices and related 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 we let you know otherwise.

5. How will I be supported throughout this transition?

Brokers will receive a series of phased communications, including briefings, emails, webinars, FAQs, and onboarding toolkits, to keep them informed about the transition to the Beneva brand.

Communications will be delivered progressively, providing brokers with the information, resources, and support they need to understand the changes, prepare for upcoming milestones, and confidently communicate with clients throughout the transition.

Your Business Development Manager (BDM) is a key resource throughout this transition and is available to provide guidance, answer questions, and help support your conversations with clients.

6. Why is Gore Mutual 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, making it easier to recognize and access our products, services, communications, and support.

This change will help us continue to grow and position us as an even stronger option in property and casualty insurance.

7. Will everything change at once?

No. While the transition to the Beneva brand begins on January 1, 2027, updates to materials and services will occur gradually.

You will begin to see the Beneva name, logo, and visual identity across websites, communications, policy documents, billing materials, signage, and other client touchpoints. During the transition period, some materials and digital platforms may continue to display the Gore Mutual name and branding until updates are completed.

Regardless of the branding you see, existing policies remain valid, and we will continue to keep you and your clients informed throughout the transition.

8. Will documents be considered invalid if they include the Gore Mutual name and branding following January 1, 2027?

No. As part of a phased approach, some materials, systems, and communications may temporarily continue to display Gore Mutual branding while updates are completed. This is part of the planned transition and will not affect the validity of existing documentation.

9. Will my Business Development Manager (BDM) continue to support me?

Yes, your BDM will remain your primary point of contact. The brand change will not alter our commitment to broker distribution, nor will it change the importance of the broker channel within Beneva's long-term vision. However, BDM assignments may change as we align operations. Should you have a new BDM, that will be communicated in the fall of 2026.

WHAT IS CHANGING JANUARY 1, 2027?

For clients and brokers:

10. What will clients and brokers notice on January 1, 2027?

Beginning January 1, 2027, business operations will be conducted under the Beneva brand, and clients and brokers will begin seeing the Beneva name, logo, and visual identity across communications, websites, policy documents, billing materials, and other customer touchpoints. These updates will be implemented progressively over time.

11. Our legal name

On January 1, 2027, the combined Gore Insurance Company–Unica Insurance Inc. entity 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.

12. Cheques and refunds

Cheques for billing, commissions, and claims may be issued under the Beneva name and branding.

13. Websites and digital experience

Digital platforms and tools will transition progressively to the Beneva look and feel. While the Beneva name and brand will take effect on January 1, 2027, some online experiences may temporarily continue to reference Gore Mutual as systems are updated. More information will be provided on this closer to the official brand launch.

For brokers only:

14. Online banking for brokers

Your bank statements will begin displaying our new legal name, Beneva General Insurance Inc. No action is required on your part 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.

15. EFTs for brokers

Commissions will be issued under the name of Beneva General Insurance Inc.

16. Incorrect payment payee name

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.

For clients only:

17. Online banking for clients

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

Beginning January 1, 2027, if you are setting up a new payee on or after January 1, 2027, please search for *Beneva General Ins-Ontario and West* in your online banking platform.

18. Statements and policy documents

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, clients may notice updates to the wording in their policy package. Any product or pricing changes will be communicated separately.

WHAT IS NOT CHANGING FOR CLIENTS ON JANUARY 1, 2027?

19. Clients' existing policy

Clients' current policy documents remain valid. As policies are issued or renewed, they may notice updates to branding and policy wording at that time, including wording edition dates. However, any future product or pricing changes will be communicated to you directly.

20. Claims and service

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.

21. Clients' payment method and pre-authorized payments

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

22. Broker relationships

Brokers remain the primary point of contact for clients and will continue to provide the same level of service, support, and expertise throughout the transition and beyond.

CLIENT MAILING

23. How and when will my clients be notified by Gore Mutual, and what will the communication include?

A letter will be sent to Gore Mutual clients between October 19, 2026, and November 20, 2026, to inform them about the upcoming transition to Beneva on January 1, 2027.

The letter will explain what's changing, what's staying the same, whether any action is required, and where clients can find additional information and support. The communication is intended to help clients understand the transition and ensure they feel informed and prepared ahead of the official January 1, 2027, brand launch.

24. Will my clients receive additional communications?

Yes. The letter is part of a broader communication program designed to support clients through the transition to Beneva. Between now and January 2027, clients may receive additional communications and notice updates to documents, websites, billing materials, and client service messaging.

These updates are intended to provide ongoing information and ensure a smooth and seamless transition experience. Please see an [overview of expected communications here](#).

25. Do my clients need to take any action?

No action is required from your clients. This letter is designed to inform them about the merger and transition to Beneva, and to explain what these changes mean. Their coverage, policy terms, and service will continue without interruption.

26. Do I need to take any action?

As your clients' primary point of contact, we ask that you review the materials included in your Broker Toolkit (see above for links).

We've also included a [Client Email Template](#) in your toolkit, which can be customized and distributed to your clients to communicate about the brand change and why they're receiving a letter.

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.
- The transition to the Beneva brand is the next step in bringing the organizations together.
- Your coverage, broker relationship, and service remain unchanged.

Understanding the transition

- You may have heard that Gore Mutual and Beneva completed their merger in 2026.
- Since then, the companies have been working together to align operations and bring their strengths together under one brand.
- Beneva brings together Gore Insurance Company and Unica Insurance Inc., combining deep insurance expertise with a people-first approach focused on protecting what matters most to Canadians.

Questions about the transition

- We're gradually introducing the Beneva brand across our communications, systems, and materials.
- During the transition, you may continue to see the Gore Mutual 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.
- Your coverage, claims process, and service remain unchanged as a result of this transition.
- If any future changes affect you, you'll be notified well in advance.

If a client calls after receiving their letter

- Thank you for reaching out.
- The letter was sent to let you know about the transition to the Beneva brand and explain what it means for you.
- No action is required unless you receive specific instructions from us.

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 look into that and confirm the details for you. I'll follow up with you as soon as I have an update.