

# Gore Mutual client FAQs – Beneva brand transition

## Document purpose

This document answers common questions about the Beneva merger and resulting legal name and brand changes. It explains what is changing, what is staying the same, and what you can expect throughout the transition.

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

We are committed to keeping you informed throughout the transition to Beneva. Important updates will be shared through our communications and on our [merger information webpage](#).

Your broker remains your trusted advisor throughout this transition. If you have any questions about your policy, coverage, billing, or what these changes mean for you, please contact them directly.

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## FAQs

### CLIENT LETTER: GORE MUTUAL IS BECOMING BENEVA

#### 1. Why did I receive this letter?

You received this letter because you are a Gore Mutual policyholder and Gore Mutual is transitioning to the Beneva brand and adopting the legal name Beneva General Insurance Inc., starting on January 1, 2027.

This letter explains the transition to Beneva, including what is changing, what is staying the same, and where you can find additional information and support.

For more information about the merger to date, please refer to the [History of the Merger](#) section of this document below.

#### 2. Why am I receiving this information now?

We are providing this information ahead of the official transition to Beneva on January 1, 2027, so you have time to become familiar with the upcoming changes.

Between now and January 2027, you may receive additional communications about upcoming changes. You may also notice updates to documents, websites, billing materials, and client service messaging as we prepare for the transition. These updates are intended to ensure a smooth and seamless experience.

### **3. Do I need to take any action?**

No action is required on your part. While our name and brand are changing, our commitment to serving you remains the same. We will continue to support you throughout the transition and keep you informed of any important updates along the way.

## **BRAND TRANSITION**

### **4. 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.

### **5. What does the transition to Beneva mean for me?**

Gore Mutual is transitioning to Beneva. As part of this change, you will begin to see the Beneva name, logo, and visual identity across customer communications, documents, billing materials, websites, and other services.

### **6. Why is Gore Mutual transitioning to Beneva?**

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.

As we transition to Beneva, you can continue to count on the same trusted service and protection, strengthened by Beneva's people-first approach.

### **7. Will everything change at once?**

No. While the transition to Beneva 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, your policy remains valid, and we will continue to keep you informed throughout the transition.

### **8. Will my policy still be valid if it includes the Gore Mutual name and branding following January 1, 2027?**

Yes. 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.

## WHAT IS CHANGING JANUARY 1, 2027?

### 9. 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 it will be known simply as Beneva.

### 10. Online banking payee name

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.

### 11. Cheques and refunds

Cheques for billing and refunds may be issued under the Beneva name and branding.

### 12. 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.

### 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.

## WHAT IS NOT CHANGING ON JANUARY 1, 2027?

### 14. Your existing policy

Your current policy documents remain valid. As policies are issued or renewed, you 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.

### 15. Claims and service

You should continue using your 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.

### 16. Your payment method and pre-authorized payments

Your payment method will remain unchanged unless we let you know otherwise.

If you currently pay through pre-authorized payments, those payments will continue without interruption.

## **17. Your broker relationship**

Your broker remains your primary point of contact and will continue to provide the same level of service, support, and expertise you have come to expect throughout the transition and beyond.

## **HISTORY OF THE MERGER**

### **18. What changed on January 1, 2026? Didn't Gore Mutual already change its name?**

Gore Mutual Insurance Company has changed its legal name to Gore Insurance Company on January 1, 2026. This was a legal name change only and did not affect policies, coverage, claims, or the service provided to clients and brokers.

This legal name change was part of the broader integration of Gore Mutual and Beneva and reflected the transition of Gore Mutual's mutual members to Beneva Mutual.

### **19. What did the merger between Beneva and Gore Mutual involve? How is Unica Insurance involved?**

Beneva Mutual and Gore Mutual officially completed their merger on January 1, 2026. As part of this transaction, Gore Insurance Company is combining its operations with Unica Insurance Inc., a Beneva subsidiary that specializes in commercial and personal property and casualty insurance in Ontario. 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.

Starting January 1, 2027, Gore Mutual and Unica Insurance will operate as a combined subsidiary under the legal name Beneva General Insurance Inc. and will be known simply as Beneva. All operations, communications, products, services, and customer-facing materials will be represented under the Beneva brand, including its visual identity, look, and feel.

### **20. Why did Beneva and Gore Mutual merge?**

The merger brought together two financially strong, purpose-driven mutual insurers with a shared commitment to serving customers and communities across Canada.

By combining their strengths, expertise, and resources, Beneva is better positioned to deliver long-term value, enhance its products and services, and continue providing reliable insurance solutions to Canadians.

The merger also reinforces the important role that mutual insurance companies play in the Canadian insurance industry and strengthens Beneva's position as Canada's largest mutual insurer.

## **WHERE CAN I GO TO GET MORE INFORMATION?**

### **21. What should I do if I have questions or concerns?**

Please visit our [merger webpage](#) for more information. Your broker will continue to be your primary point of contact throughout this transition and beyond.