

Advance notice: Gore Mutual is becoming Beneva

On January 1, 2026, [Gore Insurance Company, formerly Gore Mutual, became a subsidiary within the Beneva group](#). As part of the merger, Gore Insurance is combining its operations with Unica Insurance, a Beneva subsidiary specializing in commercial and personal property and casualty insurance.

Throughout 2026, Gore Insurance and Unica Insurance will continue to operate as separate businesses under their respective brands while progressively integrating their operations. Effective January 1, 2027, **the combined Gore Insurance – Unica Insurance entity will officially become a single insurer** and continue to operate as a Beneva subsidiary.

Beginning January 1, 2027, this subsidiary's legal name will be Beneva General Insurance Inc.

While the legal entity name is used in contractual or legal documents like invoices, you will often see us referred to simply as **Beneva**.

Impact to brokers

As part of the transition to the Beneva brand, you will begin seeing the Beneva name and visual identity across communications, systems, websites, policy documents, billing materials, and other broker touchpoints **beginning January 1, 2027**. Where the legal entity name is required in business documentation, please use Beneva General Insurance Inc.

Other than this update, there are no changes to your existing agreement, contacts, day-to-day business relationship, operations, services, or points of contact unless we communicate otherwise.

Impact to clients

Beginning **October 19, 2026, and continuing through November 20, 2026**, Gore Mutual will send letters to clients informing them of the merger and transition to the Beneva brand.

To support you through this transition, we are providing communications, FAQs, webinars, and other resources to help you understand the changes and confidently answer client questions.

Your Broker Toolkit includes:

- [Broker FAQs and speaking notes](#)
- [Client FAQs](#)
- [Brand transition timeline](#)
- [Customizable client email template](#)
- [Example of client letter](#)

At this time, no immediate action is required beyond reviewing the materials provided and familiarizing yourself with the key messages.

Changes being communicated	• Clients will begin seeing the Beneva name and brand across communications, documents, systems, websites, and other touchpoints. • Updates will be implemented progressively throughout 2027. During the transition, some materials and systems may temporarily continue to reference Gore Mutual or Unica Insurance. • Existing policies, agreements, and documentation will remain valid, and clients' coverage, payment arrangements, claims processes, and broker relationships will remain unchanged unless otherwise communicated.
Purpose of this communication	This client letter will serve to: • Confirm that no action is required from clients at this time. • Explain what is changing as part of the transition to the Beneva brand. • Reinforce what will remain the same, including their relationship with their broker. • Direct clients to available resources and support.
Reference materials	Clients will receive different versions of the letter based on their individual circumstances, including billing method (direct bill or agency bill) and policy type (personal or commercial).
Additional information	For additional information and support, clients will be directed to: • Visit the merger webpage (page will be updated on October 19, 2026). • Review the Client FAQ. • Contact their broker if they have additional questions.

Our commitment to the broker channel

While our name and brand are changing, **we remain committed to the broker distribution model** and the vital role brokers play as the primary advisor and point of contact for clients.

Thank you for your ongoing support and for helping us maintain the high level of service, support, and expertise that clients expect.

Please reach out to your Business Development Manager (BDM) if you have any questions.