Unica Policy Conversion
Broker FAQ

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BROKERS WHO WRITE ONLY WITH GORE

1. **What is "conversion"?**
   Conversion is the movement of Unica policies from their current system (Opus) into Gore's Guidewire. This happens at policy renewal and is part of the broader integration between Gore and Unica.

2. **Does this impact me?**
   No immediate impact. This conversion applies to Unica policies. Your Gore policies remain in Guidewire.

3. **Will my systems or workflows change?**
   No. Your systems and workflows for Gore business remain unchanged.

4. **Will this affect my policies or renewals?**
   No immediate impact. Your policies and renewal processes remain unchanged. Some product updates will apply at renewal beginning April 1, 2027.

5. **I've experienced past conversion-related changes with Gore. Will this be similar?**
   With this conversion, we have the benefit of the lessons learned from the prior Gore Guidewire conversion, as well as Beneva Guidewire conversion work. In addition, we have a fully established Guidewire platform as the target for conversion. Systems and workflows for Gore policies remain unchanged, with some product updates taking effect at renewal beginning April 1, 2027. Details will be communicated in advance.

6. **Why might I be hearing about this?**
   This is part of the broader Gore–Unica integration. While the system transition itself applies to Unica policies, you may hear about it through general communications or industry conversations.

7. **Are any changes coming in the future?**
   Yes. Where applicable, product updates will be applied for renewals and new business policies with an effective date of April 1, 2027, and beyond. These changes will be communicated separately and in advance, closer to that date.

8. **What will that mean for my customers?**
   Any future product updates will be tied to the normal renewal cycle.

   Your overall relationship with Gore and how you engage with the business will remain consistent.

9. **What do I need to do right now?**
   Nothing. There is no action required at this stage. You can continue to do business with Gore as you do today.

BROKERS WHO WRITE WITH BOTH GORE AND UNICA

10. What if we write both Gore and Unica policies?
If you write both Gore and Unica business, the impact depends on which policies you are working on.

- For **Unica policies**, you will see changes as those policies begin to move from Opus into Gore's Guidewire at renewal starting in early 2027 for effective dates April 1 or later
- For **Gore policies**, there is no immediate impact — your systems, workflows, and day-to-day interactions remain the same

11. How will reporting work during the transition if I have policies in both Opus and Guidewire?
Reporting for policies and claims that remain on Opus will continue to be generated separately using the current method. As policies move into Guidewire, reporting will reflect the system where the policy is managed.

12. Will my Gore and Unica workflows change at the same time?
No. Changes will not happen all at once across your full book of business.

- **Unica workflows** will begin to change as those policies renew into Gore's Guidewire
- **Gore workflows** remain unchanged. This means you may be working in **different ways depending on the policy**, during the transition period

13. How will policy changes at renewal (including SABS and other coverage updates) be handled during conversion?
Policy changes at renewal will continue to follow the normal process.

During the transition, timing will matter. If a policy change is made close to renewal, it may be processed in either Opus or Gore's Guidewire depending on where the policy is in the conversion cycle. These scenarios will be managed to ensure changes are applied correctly and consistently.

This approach is designed to maintain continuity of coverage at renewal, while managing the transition between systems in a controlled manner.

14. How will claims be handled during the transition to ensure a seamless customer experience?
Claims are handled based on the policy in effect at the time of loss. If a policy has not yet converted, claims continue to be processed in Opus. After conversion to Guidewire, claims with a date of loss after the conversion date are handled in Guidewire, while claims with a prior date of loss are set up in Opus. This approach ensures continuity of coverage and service throughout the transition.

BROKERS WHO WRITE ONLY WITH UNICA

15. What is “conversion”?

Conversion is the transition of your Unica policies from Opus into Gore’s Guidewire at renewal. This is part of the broader integration and is how policies will begin to be managed in the new system.

16. Why is this happening?

This is a key step in integrating Gore and Unica and moving to a single system. Operating on Gore’s Guidewire allows for more consistency in how business is handled and supports a more efficient operating model over time.

17. What will change for me?

- You will begin working in Gore’s Guidewire instead of Opus as the policies are converted
- Workflows will change at renewal
- The look and feel of how you quote, bind, and manage policies will be different

These changes will happen gradually for renewal business, while new business transitions earlier.

18. When will this happen?

Changes will occur at renewal, starting in early 2027.

Policies will only move from Opus into Gore’s Guidewire as part of the renewal process **when the effective date is April 1, 2027, or later**.

- Policies that renew **before April 1, 2027,** will remain in Opus and continue through their normal lifecycle until the next renewal date, when conversion will occur
- Policies renewing **on or after April 1, 2027,** will transition into Gore’s Guidewire as part of the conversion

As policies renew from April 1, 2027, onward, product updates will begin to apply more broadly across both Gore and Unica business.

19. Will this happen all at once?

No. This will happen over time as policies renew and is intended to keep the transition manageable and avoid disruption.

20. How will new business quoting and submission work during the transition to Guidewire?

New business will follow a defined transition alongside conversion. Beginning January 1, 2027, brokers will be able to quote and submit business through Gore channels where applicable. During the transition, there will be a period where quoting may occur in both Unica and Gore systems, depending on the line of business and effective date. For business with effective dates of April 1, 2027, and later, product updates will apply, and new business will transition to Guidewire.

21. Will this disrupt my business?
The approach is designed to minimize disruption by aligning changes to your normal renewal cycle. There will be some adjustment as workflows change, but the transition is structured to be gradual and supported.

22. How will claims on my Unica policies be handled during and after conversion?
Claims are handled based on the policy in effect at the time of loss. If a policy has not yet converted, claims continue to be processed in Opus. After conversion to Guidewire, claims with a date of loss after the conversion date are handled in Guidewire, while claims with a prior date of loss are set up in Opus. This approach ensures continuity of coverage and service throughout the transition.

23. What support will I receive?
You will be onboarded ahead of conversion, including setup in Gore's Guidewire with the appropriate broker codes and user access. Training on products and workflows will be provided in advance of the transition, with additional training aligned to April 1, 2027, changes. Your BDM will be your primary point of contact for questions and support throughout this process.

24. What else is changing?
Product updates will apply at renewal for policies with an effective date on or after April 1, 2027. These changes will align with the system transition and will be communicated separately in advance, closer to that date.

25. What does this mean overall for my business with Unica?
- A gradual move to a new system (Gore's Guidewire)
- Updated workflows over time
- Broader product updates taking effect at renewal beginning April 1, 2027

26. What should I do now?
- Be aware of the upcoming changes
- Watch for communication and training materials
- Engage with your BDM when information is shared
- Be prepared to adjust workflows at renewal