

Gore Mutual advances BC commercial lines as enhancements continue

Earlier this year, we announced a series of changes to our BC personal lines business, including a 10% renewal rate cap, a return to dedicated personal underwriters for each broker, and reopened earthquake zones. [You can read the details of these updates in our June bulletin here.](#)

We're pleased to now share the latest updates on our efforts to improve your experience in commercial lines.

Through the course of the year, we've made the following adjustments to support you and your clients:

Expanded appetite and enhanced competitiveness

- **Reopened segments:** Realty, retail, and hospitality, which were temporarily closed for new business, are now available again.
- **Refreshed earthquake model:** We've updated our commercial earthquake model and reopened earthquake zones in BC.
- **Improved pricing:** We are more competitive in our [target segments](#) and have decreased rates for certain operations across all sectors.

We've seen particular success in the following industry codes in the Western region:

- Residential building renovations
- New residential building construction
- Janitorial services
- Beauty salons
- Painting contractors
- Landscaping
- Mercantile occupancy building ownership

For specific examples of accounts we've written with our broker partners recently, check out our [recent wins from December](#) here.

Dedicated BC-based underwriting support

To ensure your submissions are handled with local expertise, send all commercial submissions to commercial@goremutual.ca, where they'll be serviced by our experienced BC-based underwriters.

We're committed to continuously improving your experience, and you can expect further updates early in 2025 as we roll out our refreshed commercial lines operating model.