

Gore Mutual improves BC personal lines as transformation completes

Over the past two years, I know you've experienced changes at Gore Mutual as we completed the largest technology and product updates in our history. While this was necessary to allow us to manage profitability and remain competitive, we know it has been a challenge for our brokers. Pricing and service have been heavily impacted, and I'd like to express sincere gratitude for your patience, support, and feedback along the way.

With the completion of our Guidewire conversion last month, the most disruptive changes are now behind us, which means we are now able to focus on building trust as your partner, providing competitive products and pricing, and reliable service.

As a direct result of your feedback, we've made several immediate changes to support our partnership with you and our customers:

Pricing

- **10% renewal rate capping** on all BC personal lines products (excluding endorsements) will be implemented effective August 15. Renewals already issued between today and August 15 will not be reissued automatically, but please call our underwriters to discuss as required.
- **Restrictions on Earthquake availability in personal lines in BC have been eased.** Please use your preferred quoting vendor to check for coverage availability.

Improved underwriting experiences

- Beginning shortly, when you call us and enter your broker code, you will be directed to our local team of **experienced underwriters and leaders in BC.**
- **Designated personal lines contacts** will be introduced to you by your business development team in the coming weeks.
- Your personal lines underwriters will have **increased authority** to assist you and your clients.

In addition, we're working to bring stronger, more competitive new business pricing to the market later this year. As part of our commitment, you will hear more from us this summer on opportunities to meet your underwriters and their leaders, along with further announcements on improvements to commercial lines product and pricing.

I want to thank you for your continued support and welcome you to reach out with feedback. Gore Mutual has been a committed insurance partner to BC brokers since 1935, and we look forward to a strong future ahead.



Cam Mitchell

Director, Business Development, Western Canada
Gore Mutual Insurance