



Gore & Beneva Merger

Customer Questions and Answers

January 21, 2025

POLICY AND RATES

1. Will my insurance policy or coverage change because of the merger?

No, there will be no changes to your coverage or renewal terms during this transition.

2. Will my premiums or rates increase?

We do not anticipate any immediate changes to your premium as a result of this announcement.

3. Will the merger improve the range of services or products available to me?

As we are merging in Ontario with Unica Insurance— a niche personal and commercial insurer—we will have new products and coverages for you. However, until the merger is complete, we will not be offering any new products or coverages.

CUSTOMER SUPPORT

4. Who should I contact if I have questions about my policy during the merger?

As always, please contact your broker if you have any questions about your policy during the merger process.

5. Will there be delays in claims processing or customer service responses?

We do not anticipate any delays in processing claims or policy transactions during the integration.

6. How will the merger impact bilingual support for customers?

As we work through the transition process with Beneva, we will be determining any new supports for customers, including bilingual claims adjusters. At this point, we have yet to do this exploration but will provide you with updates as they become known.

7. Will my information be shared with Beneva in advance of the merger?

No, as Gore Mutual and Beneva our competitors until the merger is complete, we will not be sharing your personal information or policy details with them in advance.

BRAND AND IDENTITY

8. Will my policy be handled by Gore Mutual or Beneva after the merger?

Once merged, the Gore Mutual brand will be sunsetted and we will transition to Beneva. Therefore, your policy will be with Beneva following that transition.

9. Will the companies operate under one name or keep separate brands?

Once merged, the companies will eventually operate under one brand: Beneva.

FUTURE SERVICES

10. Will the merger lead to new products or improved offerings?

Once merged, we absolutely believe that we will be able to offer new and improved offerings in the future. When we have details of these new offerings, we will be sharing those with your broker to have an educated discussion.

11. Will my current broker continue to handle my account?

Yes, your current broker will continue to handle your policy.