

Broker Guide: Customer membership status after the Beneva merger

As part of our merger with Beneva, which took effect on January 1, 2026, Gore Mutual members have now become members of Beneva.

Beneva's membership model includes all customers who meet the definition of a natural person: an individual human being with legal capacity who owns or co-owns a personal lines auto or property policy, and is not a corporation, partnership, trust, or other legal entity.

As a result, some Gore customers who were not previously eligible under Gore's former membership model are now included as members through Beneva's broader model. This change does not affect policy terms, coverage, or pricing for any customers—whether they were already members or are newly included as members through the merger.

Earlier this month, letters were mailed to eligible customers with important information about their membership status. [Click here](#) to view a sample of the letter. The summary below will help you address customer questions.

What Was Sent

- A letter was mailed to eligible customers in early January.
- It confirmed that natural person Gore customers are now members of Beneva Mutual.
- It shared details about the April 23, 2026, annual meeting and the requirement to register if they wish to vote.

What This Means for Customers

- Through the merger, Gore customers who meet the natural person definition are now members of Beneva Mutual, including some who were not previously eligible under Gore's former membership model.
- Membership allows them to vote at the annual meeting if they register as delegates.

Registering to Vote

- Customers must register as delegates by February 15, 2026.
- As outlined in the letter, they can register by:
 - Scanning the QR code included in the mailing
 - Using the registration link provided
- They will need the contract or certificate number at the top of their letter.

Understanding the Member Flag in Guidewire

- Customers who received the January letter were flagged as members because they meet Beneva's natural person membership criteria.
- Throughout 2026, the legacy "Mutual Member" flag will be removed from Guidewire and policy documents as policies renew. This identifier does not affect policy terms, pricing, or coverage, and does not reflect the updated mutual membership model.

Where to Direct Customer Questions

- Registration, delegate status, or voting questions should be directed to Kingsdale Advisors, as noted in the letter.
- Customers may contact aainvitation@beneva.ca for registration support.
- All policy-related questions should continue to be directed to you, their broker, or to Gore.

Click here to view the full FAQ.