

## Mutual Membership FAQs

### 1. Why did customers receive a member communication now?

Following the merger with Beneva on January 1, 2026, all existing Gore Mutual members became members of Beneva. Beneva's membership model also includes all customers who meet the definition of a natural person, which means some Gore customers who were not previously eligible under Gore's former membership model are now included as members. The [January letter](#) was sent to confirm each customer's membership status and provide details about the upcoming annual meeting.

### 2. What is a "natural person" for membership purposes?

A natural person is 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 any other legal entity.

### 3. Does becoming a Beneva member affect a customer's insurance policy?

No. Membership in Beneva Mutual does not affect any customer's policy terms, coverage, pricing, discounts, or how their policy is administered. This change relates solely to mutual membership, not insurance.

### 4. What does membership allow customers to do?

All existing Gore Mutual members, as well as customers who meet the natural person definition, are now members of Beneva. Membership allows them to participate in the annual meeting on April 23, 2026, and vote if they complete the delegate registration process.

### 5. How do customers register if they want to vote?

Customers must register as delegates by **February 15, 2026**. They can register by scanning the QR code or using the registration link provided in the letter. They will need the contract or certificate number shown at the top of their letter.

## **6. What does the “Mutual Member” flag in Guidewire represent?**

The “Mutual Member” flag no longer accurately reflects the mutual membership criteria, as it was based on Gore’s previous membership model. Throughout 2026, the legacy “Mutual Member” flag will be removed from Guidewire and policy documents as policies renew. This flag has no impact on policy terms, coverage, or pricing.

## **7. Where should customers be directed with questions?**

Customers with questions about registration, delegate status, or voting should be directed to Kingsdale Advisors, as instructed in the letter. They may also contact [aainvitation@beneva.ca](mailto:aainvitation@beneva.ca) for registration support. Policy-related questions should continue to be directed to brokers or to Gore.