



2016•2017

Annual Report to Policyholders



Société d'assurance des chambres
de commerce du Canada

Chambers of Commerce Insurance
Corporation of Canada

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MESSAGE FROM THE BOARD

As president of the Chambers of Commerce Insurance Corporation of Canada (CCICC), it is my pleasure to present the Chambers of Commerce Group Insurance Plan® Annual Report.

The Plan is overseen by the CCICC Board of Directors, consisting of two representatives from each area of the country – a Chamber executive and a Chamber volunteer – and is in place to ensure Chambers Plan members are provided access to comprehensive, competitively-priced benefits. Since its inception in 1970, the Chambers Plan has built a record of stable prices, fair renewal rates and relevancy with its member firms. The Plan understands a company's needs change as it evolves and so it continually enhances the coverage offered to meet these developing requirements.

Back in 2013 we introduced and included Business Assistance Service (BAS) in every Plan, providing owners with confidential access to professional accounting, legal, human resource and counselling experts who understand the challenges small business owners face. With a greater need for support in the increasingly complex world of business management, in 2017 the Plan increased the number of hours available for consultation with experts in these fields by 50%.

The Chambers Plan was also excited to introduce coverage offering guaranteed benefits for 1- and 2-person firms. Firms of this size typically have limited options for employee benefits and this program simplifies the application process for self-employed members by not requiring the completion of any health questionnaires. Coverage is guaranteed upon application and includes life, health and dental benefits.

Over the Plan year, more than 3,000 new businesses opted for Chambers Plan as a way to protect their employees. And, equally important, 92% of existing Plan participants retained their Chambers Plan coverage, a strong sign of your commitment to the program. We are pleased to report the Chambers Plan is the benefits provider to 145,000 employees and their families and is there for you when you need it most. In addition to providing coverage in times of death or disability, more than 2.7 million claims were processed over the last plan year, including 2.2 million health claims and nearly half a million dental claims.

Johnston Group Inc. continues to administer the Chambers Plan from their head office in Winnipeg, managing billings, processing claims and providing member companies and their employees with the highest quality support. Johnston Group has been recognized as one of Canada's Best Managed Companies every year since 2001, confirmation of our commitment to align the Plan with quality service providers.

As a Board, we are dedicated to the long-term interest of the Plan and will work diligently to meet your expectations, always having an eye on improving the products and their value to members. Thank you for choosing the Chambers of Commerce Group Insurance Plan and for being a member of your local Chamber of Commerce or Board of Trade.



Ken Kobly | President

Keeping your employees
protected, healthy and at
work for over 45 years.

Regional In Force Premium (as of April 1, 2017)

		Firms	Employees
Atlantic Provinces	\$ 44,045,279	3,628	18,524
Alberta	\$ 53,447,271	4,650	20,818
B.C.	\$ 80,313,862	8,119	34,621
Manitoba	\$ 19,218,845	1,843	8,641
Ontario	\$ 94,582,558	8,889	36,317
Quebec	\$ 36,188,727	1,899	13,921
Saskatchewan	\$ 28,616,630	2,477	12,967
	\$ 356,413,172	31,505	145,809

Claims Paid

Life	407
Short and Long Term Disability	1,063
Extended Health	2,260,424
Dental	450,899

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