



Annual Report to Policyholders 2019 – 2020

MESSAGE FROM THE BOARD

Welcome to the 2019-2020 Annual Report of your Chambers of Commerce Group Insurance Plan®. The Plan is overseen by the Chambers of Commerce Insurance Corporation of Canada (CCICC), which consists of two representatives from each area of the country. The Board actively represents your interests by assessing the Plan's direction and reviewing improvements initiated to ensure its sustainability and value. As president, I am pleased to report results from the Plan's past year.

Johnston Group is the Board appointed Chambers Plan administrator, recognized as one of Canada's Best Managed Companies every year since 2001, managing the Plan's day-to-day activities, from billings, to processing claims, to providing the highest quality support.

The Plan, which continues to add value to members and their employees, once again took an industry-leading position partnering with Teladoc™ Health, the global leader in virtual medical care to offer Teladoc® telemedicine service. This service gives Plan members access to non-urgent medical care by licensed physicians, 24/7, anywhere in Canada and the US, and is included free in every Plan that holds an Extended Health option.

Business Assistance Service, the free confidential service that provides owners with access to professional accounting, counselling, legal and human resource experts, now includes the Healthy Business Bookmark™ (HBB). HBB is an online library of resources to support small businesses through their Human Resources challenges, with sections on self-management, people management and business essentials, including articles, podcasts, checklists, sample documents, guides and more.

And, retiring employees of Chambers Plan firms are now guaranteed coverage (subject to certain Plan membership requirements) should they choose to purchase the newly developed *Johnston Group Retiree Plan for Employees*. This provides a powerful talent retention tool for small businesses.

During the COVID-19 crisis, Chambers Plan has been demonstrating its commitment to businesses

all across the country. For example, with social responsibility in mind, Weekly Indemnity eligibility requirements were temporarily adjusted to help reduce the spread of the virus by allowing employees, who had potentially been exposed, to remain home without financial hardship for the 14-day self-isolation period. Flexibility was added in relation to benefit modifications, allowing firms more latitude to manage costs, which resulted in thousands of firms remaining on the Plan rather than having to terminate their benefits entirely. And the Plan started allowing claims for virtual paramedical services, continuing to provide value to members, encouraging them to stay healthy and keep up with their treatment goals. We look forward to a strong recovery from these challenging times.

Over the Plan year, more than 3,100 employers joined the program. Despite the challenges related to COVID-19, the Plan continues to protect over 162,000 employees and their families. In addition to providing coverage in times of death or disability, more than 3.7 million claims were processed over the last Plan year, including almost 3.2 million health claims and over a half million dental claims.

The Plan has continued on its more than 10-year run of providing renewals under 6%, demonstrating its commitment to rate stability. The average renewal action has been just 4.7% over the last five years and 3.9% over the last decade.

Chambers Plan is on solid financial ground. While the Plan, as did those of other insurers, experienced a slight general increase in utilization, the overall experience for the year has met expectations. New resources are being researched and developed to further improve the user experience, facilitate a simpler application process, and provide additional resources for business owners.

Thank you for choosing Chambers of Commerce Group Insurance Plan and for being a member of your local Chamber of Commerce or Board of Trade.

Chuck Davidson | President

**More than 3,100
new businesses
selected Chambers
Plan to protect their
employees.**

Regional In Force Premium (as of April 1, 2020)

		Firms	Employees
Atlantic Provinces	\$ 51,187,047	3,751	19,860
Alberta	\$ 63,062,167	4,880	22,067
B.C.	\$ 95,918,939	8,617	38,880
Manitoba	\$ 20,927,248	1,793	8,136
Ontario	\$108,050,693	8,862	39,909
Quebec	\$ 54,395,490	2,083	19,865
Saskatchewan	\$ 32,393,807	2,669	13,458
	\$ 425,935,391	32,655	162,175

Claims Paid

Life	448
Short and Long Term Disability	1,363
Extended Health	3,187,190
Dental	535,302

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