



Annual Report to Policyholders 2018 – 2019



MESSAGE FROM THE BOARD

Welcome to the 2018-19 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. As a board, we represent your interests by reviewing and assessing the Plan's improvements and its direction for the future. As president, I am pleased to report results from the Plan's past year.

Over the Plan year, we witnessed numerous coverage enhancements that benefitted all Plan participants. From expanding the definition of dependents, to providing more guaranteed life and disability coverage, to making it easier to have your premiums waived when you become disabled, to covering more paramedical practitioners, the Plan continues to work hard to offer comprehensive, competitively-priced benefits for Chambers Plan members.

Last year, the Plan enhanced the *my-benefits*® employee site. At the beginning of 2019, the new *my-benefits*® administrator site was launched; its dynamic structure gives plan administrators features like a new home screen dashboard, making it easier and quicker to find and use content on any device.

Over the Plan year, more than 3,500 employers joined the program, and the Plan now protects over 164,000 employees and their families. In addition to providing coverage in times of death or disability, more than 3.4 million claims were processed over the last Plan year, including 2.9 million health claims and a half million dental claims.

Chambers Plan is in a strong financial position, which allows us to continue to achieve our goal of rate predictability and to adapt to the ever-changing smaller business environment. In 2019-20, Plan members will see additional resources developed for business owners, simplified contract wording, faster claims submission and easier access to health coverage.

The Board appoints Johnston Group Inc. to administer Chambers Plan day-to-day activities from billings, to 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.

The Board is continually engaged in ensuring the sustainability of the Plan and providing the highest possible value for members. 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.



Ken Kobly | President

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Regional In Force Premium (as of April 1, 2019)

		Firms	Employees
Atlantic Provinces	\$ 49,027,960	3,774	19,791
Alberta	\$ 63,928,829	4,982	23,166
B.C.	\$ 97,516,833	8,710	40,164
Manitoba	\$ 20,693,965	1,855	8,380
Ontario	\$ 106,188,365	8,905	39,715
Quebec	\$ 51,179,809	2,132	19,769
Saskatchewan	\$ 31,671,579	2,633	13,658
	\$420,207,340	32,991	164,643

Claims Paid

Life	456
Short and Long Term Disability	2,350
Extended Health	2,915,349
Dental	511,854

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