



Chambers of Commerce Insurance
Corporation of Canada

Annual Report to Policyholders 2021 – 2022



MESSAGE FROM THE BOARD

Businesses are slowly returning to normal operations as we keep a hopeful eye on our progression out of the COVID-19 pandemic. Throughout this challenging time, Chambers of Commerce Group Insurance Plan® has demonstrated its leadership and dedication in helping businesses navigate into a new environment with new challenges. As President, it is with pleasure I present to you this 2021-2022 Annual Report.

A point of differentiation for Chambers Plan in the market is its remarkable stability. Through this period of unprecedented upheaval in the business community, our customers and their employees were able to count on Chambers Plan for much needed predictability in its renewals. This year's renewal was just 3.9%. Average renewals over the last five years have been just 4.0% and 3.9% over the last decade.

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.

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

Understanding the pressure and stress the business community has been under for the last two years prompted Chambers Plan, in April 2021, to launch the premium version of Hugn Authentic Connections free to every Plan member. Hugn is a mental fitness app designed to assist users in building and maintaining personal wellness and connectedness. We also enhanced Critical Illness coverage without increasing rates, including coverage to age 70, coverage for multiple events, and providing free coverage for dependent children as part of the spousal options. We enabled firms to add or remove coverage for an employee any day of the month, rather than waiting for the first of the following month. We expanded the Psychologist/Social Worker tier of Extended Health to include a number of additional types of providers. We increased several Life/AD&D and Disability Non-Evidence and Overall Maximums, optionally, to give firms more choice. And we continue to reduce our paper use to minimize our impact on the environment.

By selecting Chambers Plan, firms have chosen a stable employee benefits program dedicated to providing comprehensive coverage and unmatched service. Chambers Plan remains financially robust and the recovery from the pandemic downturn continues to meet our expectations. New resources are being researched and developed to further improve the user experience and efficiency while providing useful tools for business owners.

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



Chuck Davidson | President



**Chambers Plan
remains on solid
footing, supporting
businesses as
they navigate
unprecedented
challenges.**

Regional In Force Premium (as of April 1, 2022)

		Firms	Employees
Atlantic Provinces	\$ 56,218,251	3,773	20,899
Alberta	\$ 70,433,228	4,712	23,021
B.C.	\$ 113,952,357	9,019	44,025
Manitoba	\$ 22,658,252	1,755	8,330
Ontario	\$ 123,553,713	8,946	44,537
Quebec	\$ 57,725,635	1,914	18,680
Saskatchewan	\$ 37,097,170	2,791	14,446
	\$481,638,606	32,910	173,938

Claims Paid

Life	470
Short and Long Term Disability	1,231
Extended Health	2,740,559
Dental	239,232

Chambers of Commerce Insurance Corporation of Canada Directors

Alberta

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Ken Kobly, Edmonton

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Allan Asaph, Abbotsford

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