



## **Chambers Plan Partnership Agreement**

Johnston Group | Local Chamber of Commerce or Board of Trade

## Chambers Plan and the Chamber Network

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Chambers of commerce and boards of trade have long recognized the value of employee benefit plans and the difficulties smaller employers face obtaining quality, affordable benefits coverage.

In 1971, the chamber movement developed the first nationally based plan to address the needs of their members: the **Chambers of Commerce Group Insurance Plan** (Chambers Plan). Chambers Plan provides quality, affordable benefits coverage for small to medium-sized businesses that are members of their local chamber or board of trade.

The plan operates as a not-for-profit – premiums cover claims and administration costs and any profit is reinvested into the plan to keep rates stable and add new features. Eight chamber CEOs and eight chamber members representing each region of Canada oversee Chambers Plan as directors of its not-for-profit board, the **Chambers of Commerce Insurance Corporation of Canada (CCICC)**.

In 1983, CCICC appointed **Johnston Group** to manage Chambers Plan, including its plan design, administration, marketing, billings and customer service.

Johnston Group works with 300 licensed independent **advisors** who are each given a pre-defined, dedicated and exclusive territory (based on the postal codes of businesses) where they promote and sell Chambers Plan. Advisors work with local chamber(s) to facilitate the sale of a chamber membership alongside the sale of Chambers Plan and sell Chambers Plan to existing chamber members.

Johnston Group also manages the monthly distribution of **administration fees** (admin fees) to chambers. Monthly admin fees are earned for each chamber member that is on Chambers Plan and vary based on the business' number of employees and the premium generated by the business. Admin fees are also paid for the fulfillment of responsibilities outlined in the chamber's partnership agreement. The fees are part of the commission structure for an insurance plan and are exempt from GST.

In 2023, the chamber network earned nearly \$14 million in non-dues revenue from Chambers Plan admin fees. Along with providing tangible and exclusive value, Chambers Plan attracts and retains members.

- More than 70% of all companies that join Chambers Plan are new chamber members – businesses that may not have joined the chamber if it were not for Chambers Plan.
- Chambers Plan members have a 93.4% retention rate. They are incentivized to stay because if they cancel their chamber membership they are not eligible to retain Chambers Plan employee benefits.

Today, Chambers Plan is Canada's #1 group benefits plan for businesses with 1-50 employees. More than 33,000 small to medium-sized businesses belong to Chambers Plan for its benefits, simplicity and stable rates.

## Partnership Agreement Roles and Responsibilities

### Chambers of Commerce

In order for chambers to qualify to receive administration fees they must fulfill the following responsibilities as part of the process to facilitate member participation in Chambers Plan. The following outlines the partnership requirements for all parties.

#### **Chamber's responsibilities:**

- Facilitate and confirm chamber membership
- Endorse Chambers Plan as the chamber's exclusive employee benefits offering
- Promote Chambers Plan to new, current and prospective members by committing to investing at least 10% of admin fees (directly or in-kind) to marketing
- Generate and provide Chambers Plan referrals through the MyChamber platform
- Foster a good relationship with the advisor(s) for the common goal of increasing chamber and Chambers Plan members
- Participate in the annual partner meeting with the Chambers Plan advisor and Chamber Relations manager to outline mutual activities to support the plan and set annual objectives
- Confirm Chambers Plan members are paying chamber dues\*

*\*except for businesses using the Chamber Membership Dues Payment Program*

- Complete training on Chambers Plan through the MyChamber platform
- Complete the annual survey administered by Chamber Relations
- Provide a one-page handout to the advisor(s) to leave with prospects that highlights the benefits of chamber membership (to aid with the chamber membership part of a Chambers Plan sale)

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#### **Facilitate and confirm chamber membership**

In order for firms to participate in Chambers Plan benefits they must be a member in good standing of a chamber of commerce. Chambers of commerce and boards of trade are responsible for the facilitation of chamber membership. The chamber is also responsible for reviewing the monthly "Statement of Administration Fees" to ensure all listed firms are members in good standing.

#### **Endorse Chambers Plan as your chamber's exclusive employee benefits offering**

Chambers Plan must be the only group benefits plan endorsed to current and prospective members (nor is any other plan given the impression of being endorsed). It is in the chamber's best interest to diligently monitor other group benefits providers who imply they are chamber- or board-endorsed.

**Promote Chambers Plan to new, current and prospective members by committing to investing at least 10% of administration fees, directly or in-kind**

At a minimum, the chamber or board must incorporate Chambers Plan into its digital and print communications. Marketing materials are provided by the Chamber Relations Regional Manager. Chamber Relations curates local, regional and national best practices in partnership with chambers that have thriving Chambers Plan programs. Chamber Relations also assists in the development and execution of chambers' annual plans to grow Chambers Plan.

**Generate and provide Chambers Plan referrals exclusively through MyChamber**

Identify qualified referrals to Chambers Plan and submit referrals exclusively through the MyChamber platform.

**Participate in the Annual Partner Meeting with the Chambers Plan advisor and Chamber Relations manager**

Once a year, Chamber Relations will facilitate an annual partner meeting with each chamber and its advisor(s) to:

- Give an update on Chambers Plan features and new value for members
- Provide an overview of all Chambers Plan national marketing endeavours
- Share information about the overall health of Chambers Plan nationally and regionally
- Review and set expectations of advisor/agency sponsorship opportunities (if the advisor chooses to participate as a chamber member)
- Review the previous year's Chambers Plan referrals, admin fees and other targets
- Set new targets
- Discuss the marketing endeavours of the RMD, advisor/agency to promote Chambers Plan
- Discuss, document and commit to joint and cooperative Chambers Plan marketing opportunities/events by completing the annual plan

**Confirm Chambers Plan members are paying chamber dues\***

*\*with the exception of businesses using the Chamber Membership Dues Payment Program*

Chambers Plan is a members-only program, meaning a business must maintain a membership with its local chamber or board of trade to remain eligible for Chambers Plan.

Through MyChamber, Johnston Group generates a monthly admin fee statement for each chamber (a list of new and existing Chambers Plan members). It is the responsibility of the chamber to identify Chambers Plan members who have not paid their membership dues and proceed with collection.

If the business is at least 60 days in arrears and the local chamber has done its due diligence to collect the dues (i.e. sending a follow-up membership invoice and second notice), the chamber can reach out to their Chamber Relations manager for assistance.

**Best practice:**  
**Chamber Membership Dues Payment Program**

As a service and at no cost to chambers, Johnston Group can collect the membership dues of Chambers Plan members (including GST/HST) on a chamber's behalf. Simply authorize Johnston Group to offer monthly dues to members that participate in Chambers Plan and their dues will be collected on their group insurance billing statements. The money is sent to the chamber on the 15th of each month (with admin fees).

Contact [chamber.relations@johnstongroup.ca](mailto:chamber.relations@johnstongroup.ca) for more information.

### **Complete Chambers Plan training on MyChamber**

Chamber Relations assists with the onboarding of new and existing chamber managers, staff and volunteers through one-on-one meetings, online learning, best practices and training resources.

The goal of the training is to provide chamber staff with the most relevant information about Chambers Plan, so they can feel confident when talking to members, making referrals and sharing promotional materials.

Core training topics include the key players of Chambers Plan (Johnston Group, Chamber Relations, advisors and chambers), details on Chambers Plan and its value for chamber members and chambers, the importance of the chamber-advisor relationship and accessing Chambers Plan resources and marketing assets.

### **Complete the annual survey administered by Chamber Relations**

Chamber Relations surveys chambers and Chambers Plan advisors annually. These surveys reveal more about the relationship between the chambers and their advisors, which helps to shape Chamber Relations' priorities and improve knowledge, communication and expectations regarding Chambers Plan.

## Partnership Agreement Roles and Responsibilities

### Johnston Group

Johnston Group is a third-party administrator – a company that specializes in group benefits programs. Johnston Group is headquartered in Winnipeg, Manitoba and has been a platinum member of Canada's Best Managed Companies every year since 2001.

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#### Johnston Group's responsibilities

- Manage and administer Chambers Plan
- Pay monthly admin fees to chambers
- Provide customer support for Chambers Plan members
- Identify, train and compensate the advisor network to sell Chambers Plan and retain current Plan members
- Facilitate the sale of Chambers Plan and chamber membership
- Provide access to the Chamber Membership Dues Payment Program (for Chambers Plan members only)
- Execute national marketing campaigns to promote awareness of Chambers Plan and generate leads
- Provide national and regional Chamber Relations support to chambers, including:
  - Facilitate the annual partner meeting with the chamber and advisor(s)
  - Resources for chambers on all things related to the plan
  - Online tools to help chambers better understand the Chambers Plan affinity program and their role in supporting it
  - Marketing strategies to promote Chambers Plan and generate referrals
  - Annual reports on the regional results of Chambers Plan
  - Training courses to teach new chamber managers and staff about Chambers Plan
- Facilitate biannual meetings of the CCICC board with two representatives from each region to provide advice and ensure the interest of the chamber network is represented

## Partnership Agreement Roles and Responsibilities

### Chambers Plan advisors

Chambers Plan is an insurance product and therefore it must be sold by qualified and licensed representatives: advisors. Johnston Group engages with **Regional Marketing Directors (RMDs)** to work with 300 licensed independent insurance **advisors** who are given a pre-defined territory where they promote and sell Chambers Plan. Advisors work with local chamber(s) to facilitate the sale of a chamber membership with the sale of Chambers Plan.

#### Chambers Plan advisor's responsibilities:

- Sell Chambers Plan and chamber memberships
- For all referrals coming from the chamber, present Chambers Plan as the leading solution for businesses and recommend Chambers Plan as the primary option on a quote
- Follow up with referrals from the chamber within one business day
- Provide each referral from the chamber with exemplary customer service
- Once the chamber has done its due diligence to collect dues in arrears, work with the chamber to contact Chambers Plan members that need to renew their chamber membership, as directed by the Chamber Relations Regional Manager
- In collaboration with the chamber, contact chamber members that don't participate in Chambers Plan to make them aware they have access to Chambers Plan
- Learn about the value of a chamber membership to be an ambassador of the chamber and Chambers Plan
- Maintain a good relationship with the chamber for the common goal of increasing chamber and Chambers Plan members
- Invest in Chambers Plan regional marketing opportunities
- Take advantage of any speaking opportunities, booth space or event tickets provided by the chamber
- Attend the annual partner meeting with the chamber
- Promote [chamberplan.ca](http://chamberplan.ca) on advisor's website and social media
- Discuss, document and commit to joint and cooperative Chambers Plan marketing opportunities through the Annual Partner Meeting