



Chambers of Commerce Insurance
Corporation of Canada

Annual Report to Policyholders 2022 – 2023



MESSAGE FROM THE CCICC BOARD

The last year has seen the evolution of business in the post-pandemic reality. As we navigate new work arrangements, persistent supply chain issues, and other global challenges, finding stability and balance – business, physical and mental - has become the active goal of business owners and employees. This always has been the driving purpose behind Chambers of Commerce Group Insurance Plan®. As President, I am pleased to present this 2022-2023 Annual Report.

The Plan is overseen by Chambers of Commerce Insurance Corporation of Canada (CCICC). The Board, which consists of two representatives from each area of the country, actively represents your interests by assessing the Plan's sustainability and ensuring its value to chamber members.

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.

Chambers Plan has demonstrated unmatched stability for its customers throughout the pandemic and beyond. At a time when businesses need predictability in their expenditures, Chambers Plan's efforts to control premiums resulted in an average renewal this year of just 3.99%. Average renewals over the last five years have been 4.10%, and 3.96% over the last decade.

From smaller things, like adding more flexibility in our base plan coverage, to improving security measures by implementing two-factor authentication for online access, the Plan is focused on protecting its members. But it has also developed new products that can be a difference maker for businesses competing in a difficult recruitment environment.

The Plan launched its Lifestyle Spending Account (LSA) as a way for employers to invest in the well-being of their employees. Along with the Health Spending Account option, this added flexibility is highly valued by job-seekers and helps position firms as an employer of choice.

Chambers Plan continually works to streamline administration for its clients. Changes were made to allow additional Plan Administrators to be added online through *my-benefits*®. Also, Payworks' Tandem payroll and benefits administration integration is now offered to firms that use online enrolment, greatly simplifying employee onboarding.

Chambers Plan, along with their partner Teladoc™ Health, has also taken their whole-person care approach one step further with the addition of two new mental health services. *myStrength* helps employees build resilience through interactive, self-paced programs with in-the-moment tools and 1-on-1 expert coaching. Plans with Health options now include *Mental Health Navigator*. This concierge-style program provides solutions for employees who may need guidance and an expert assessment of their current mental health treatment plan.

Chambers Plan continues to experience significant growth as chamber members increasingly choose an exclusive and stable employee benefits program with comprehensive coverage, unmatched service, and modern tools and supports business owners need.

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 is seeing significant growth as businesses choose a stable program that meets their evolving needs.

Regional In Force Premium (as of April 1, 2023)

		Firms	Employees
Atlantic Provinces	\$ 61,395,272	3,885	22,340
Alberta	\$ 76,610,433	4,726	24,220
B.C.	\$ 121,049,006	9,141	45,349
Manitoba	\$ 24,932,142	1,772	8,835
Ontario	\$ 133,015,594	9,163	47,680
Quebec	\$ 66,047,001	1,984	20,248
Saskatchewan	\$ 39,889,302	2,845	14,935
	\$ 522,938,750	33,516	183,607

Claims Paid

Life	446
Short and Long Term Disability	997
Extended Health	2,882,077
Dental	263,620

Chambers of Commerce Insurance Corporation of Canada Directors

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Brad Severin, Sherwood Park

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