



2017-2018

Annual Report to Policyholders



Société d'assurance des chambres
de commerce du Canada

Chambers of Commerce Insurance
Corporation of Canada

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with the recent Plan
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facing today's
small business.**

MESSAGE FROM THE BOARD

As the president of the Chambers of Commerce Insurance Corporation of Canada (CCICC), I am very pleased to report on the results from this past Plan year.

The Chambers of Commerce Group Insurance Plan® is overseen by the CCICC Board of Directors, consisting of a Chamber executive and a Chamber volunteer from each area of the country. We are tasked with ensuring access to comprehensive, competitively-priced benefits for Chambers Plan members. Over the past Plan year, more than 3,800 new businesses chose to protect their employees with Chambers Plan, which is now the benefits provider to 155,000 employees and their families.

We are pleased with the recent Plan enhancements that address some of the challenges facing today's small businesses.

The Chambers Plan introduced a Health Spending Account (HSA) that can benefit businesses and employees alike. While providing organizations with cost certainty, an HSA recognizes the uniqueness of each employee and provides them coverage flexibility to address their specific health and dental needs.

Recognizing the importance of providing guaranteed coverage to as many Plan participants as possible, the Plan now has options to provide one- and two-person firms guaranteed Life, Health and Dental coverage without any underwriting.

Also, insureds originally enrolled with paper reimbursement options for their prescription drug purchases were converted to the ease and convenience of a pay-direct *Assure* card, with claims now being adjudicated at the pharmacy.

The Plan refreshed the look and functionality of the employee *my-benefits*® website and *my-benefits health*® (its free health and wellness platform), allowing Plan participants to more easily use their Plan coverage on phones and tablets. The *my-benefits health* site now includes a *Health Risk Assessment* tool for participants to learn about their health risks and what habits and behaviours they may be able to adjust to improve their overall well-being.

The Chambers Plan is in a strong financial position, which allows us to achieve our goal of rate stability and ensure members that coverage will be there should the need arise.

Johnston Group Inc. continues to administer the Chambers Plan day-to-day, managing billings, processing claims and providing member companies and their employees with the highest quality support from their head office in Winnipeg. Johnston Group has been recognized as one of Canada's Best Managed Companies every year since 2001.

As a Board, we work diligently to meet your expectations, to improve value for members, and to ensure the long-term interest of the Plan. Thank you for choosing the Chambers of Commerce Group Insurance Plan and for being a member of your local Chamber of Commerce or Board of Trade.



Ken Kobly | President

More than 3,800 new
businesses chose to
protect their employees.

Regional In Force Premium (as of April 1, 2018)

		Firms	Employees
Atlantic Provinces	\$ 46,158,871	3,689	19,005
Alberta	\$ 58,356,055	4,858	21,801
B.C.	\$ 87,253,799	8,418	37,220
Manitoba	\$ 19,860,547	1,876	8,732
Ontario	\$ 101,686,710	8,991	38,568
Quebec	\$ 45,046,083	2,114	17,649
Saskatchewan	\$ 30,682,873	2,582	13,668
	\$ 389,044,938	32,528	156,643

Claims Paid

Life	355
Short and Long Term Disability	840
Extended Health	2,607,567
Dental	472,697

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