



2015-2016

Annual Report to Policyholders



Société d'assurance des chambres
de commerce du Canada

Chambers of Commerce Insurance
Corporation of Canada



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MESSAGE FROM THE BOARD

On behalf of the Chambers of Commerce Insurance Corporation of Canada (CCICC), it is my pleasure to report on your Chambers of Commerce Group Insurance Plan®. The CCICC is a not-for-profit corporation that oversees the Chambers Plan on your behalf. The Board consists of two representatives from each area of the country – a Chamber executive and a Chamber volunteer. As a Board, we ensure the Plan is being operated in the best interests of Chambers Plan members across Canada, providing comprehensive and competitively-priced benefits.

The Plan's day-to-day operations, from billings to claim payments, and who's on the other end of the phone line when you call Customer Service, continue to be managed by Johnston Group. Johnston Group has been named as one of Canada's Best Managed Companies every year since 2001, attesting to our commitment to partnering with a quality service provider.

Staying relevant with today's consumer needs, Chambers Plan was excited to introduce the *my-benefits*® mobile app for smartphones and tablets this spring. The *my-benefits* app gives Chambers Plan participants access to their coverage that is secure and easy to use. In addition to accessing detailed coverage information, members can submit most health and dental claims electronically and have payments deposited directly into their bank accounts, and even store their drug, dental and travel assistance cards on their devices!

Other improvements during the 2015-2016 Plan year included the introduction of new Dental options and an extension of orthodontic coverage for dependent children. Eye exam benefits were increased and enhancements were also made to several Weekly Indemnity, Long Term Disability and Life options, allowing Plan participants to obtain more coverage without medical evidence.

With coverage being provided to over 141,000 employees and their families, the Plan paid over 2.6 million claims last year alone, including 2.1 million health claims, just under half a million dental claims and over 1,100 disability claims. Whether it's helping individuals improve their health, providing financial assistance when a critical illness arises, or providing coverage in times of death or disability, the Chambers Plan will be there.

We are very pleased to report more than 3,300 **new** businesses chose the Chambers Plan for their employees over the last year. And just as important, over 91% of existing Plan members chose to **keep** their current Chambers Plan benefits. Your continued participation reinforces to the Board your commitment and overall satisfaction of the program.

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

Ken Kobly | President

Keeping your employees
protected, healthy and at
work for over 35 years.

Regional In Force Premium (as of April 1, 2016)

		Firms	Employees
Atlantic Provinces	\$ 40,891,353	3,586	17,608
Alberta	\$ 51,125,568	4,580	20,603
B.C.	\$ 77,580,682	7,987	34,189
Manitoba	\$ 18,638,314	1,818	8,525
Ontario	\$ 90,501,280	8,886	35,116
Quebec	\$ 33,687,117	1,863	12,876
Saskatchewan	\$ 27,080,434	2,379	12,593
	\$339,504,748	31,099	141,510

Claims Paid

Life	362
Short and Long Term Disability	1,113
Extended Health	2,163,149
Dental	445,342



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