The Chambers Group Insurance Plan Has Been A Successful Mission

The Chambers Group Insurance Plan is overseen by the Chamber Insurance Corporation of Canada (CICC). Their board consists of two representatives from each participating region of the country; One member being a permanent Chamber staff person, and the other being a volunteer member. As a board they ensure the Plan is being operated to the best interests of the Chamber members across Canada. Their mission is to provide a competitively priced comprehensive group insurance benefit plan available to all participating Chamber members and their employees.

Since the inception of the Plan in 1970 the day to day operations have been managed by Johnston Group Inc., located in Winnipeg. They specialize in the administration of group plans for large corporations and organizations and all that this service entails. They have been named as one of Canada's 50 Best Managed Private Companies for seven consecutive years.

Over the last year more than 4,000 <u>new</u> businesses chose to acquire their group benefits with the Chambers of Commerce Group Insurance Plan. Equally important, 92.5% of existing insured firm members chose to <u>renew</u> their current Chambers Plan coverage; A very strong sign of overall satisfaction with the product offering.

As of April 1, 2008, there was \$213,416,643.00 of in force annual premium and 27,257 insured firms providing coverage to 109,846 employees and their family members. For the 12 month period preceding the above date, 268 Life claims were paid, in addition to 1,149 Disability claims, 1,097,930 Extended Health claims and 288,313 Dental claims were paid.

Health and dental claims are settled within 24 - 48 hours of their receipt by the Chambers Plan Claim Departments, and employees can have their claim payments deposited directly into their personal bank accounts if they so wish.

The Management at Johnston Group Inc., meet with their Agents twice per year to review all aspects of the Plan and to request advice and suggestions on how to improve the Chamber Plan's service and coverage offerings. To my knowledge no other group benefit market in Canada is similarly supportive and committed to their clients and Agents.

The Board of Directors also meet twice per year to ensure the Plan remains financially sound and competitive, and to review the many new options, benefits and enhancements that are introduced every year.

A coast to coast network of very fortunate Advisors/Agents, of which I am one, work closely with local Chambers to market the Plan and service participating firms. Chambers and Boards of Trade receive an administration fee for endorsing the Plan to it's members.

A benefit plan is an excellent recruitment and retention tool for all sized businesses. If you're thinking about acquiring coverage for yourself or firm be sure to get quotations and solutions with the <u>Chambers Plan</u>, the most progressive provider of group benefits to small firms in <u>Canada</u>.