# A GUIDE TO UNDERSTANDING YOUR CHAMBERS PLAN







See how the Chambers Plan can help you build and retain your membership base.





Chambers of Commerce Group Insurance Plan<sup>®</sup>

#### **Chambers** Plan

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## Chambers Plan 101

**The Chambers Plan is your plan and it is exclusive to your members!** To apply for benefits a business MUST be prepared to be a member of your Chamber/Board – there are no exceptions. The Chambers Plan **provides a stable stream of non-dues revenue to your Chamber/Board**. In 2012, 55 chambers/boards in Ontario received more than \$1,000 each month in Administration Fees.

The Chambers Plan is an affinity program which is exclusive to chambers/boards and is owned by Plan members.

## As a chamber/board you need to know:

#### The Chambers Plan offers:

- Guaranteed coverage for firms with 3 or more employees;
- Pooled benefits (for 1-9 life firms), no firm singled out for a rate increase (in the last eight years the average annual renewal has been 4.25%);
- Coverage available for 1 person firms, farms/ranches and home-based business;
- Comprehensive options including Dental, Prescription Drugs, Disability, Critical Illness and much more; and,
- Tailor-made plans to suit your members' needs and budgets.

## Your Chamber's/Board's responsibility - marketing:

With the acceptance of the monthly membership fee paid to your Chamber/Board comes the responsibility to:

- Check the "Statement of Administration Fees" monthly (ensure every firm has a current membership in your Chamber/Board). The statement will also identify those firms paying your Chamber's/Board's membership dues **with** their insurance premiums. A fantastic retention tool to consider if your Chamber/Board is not already doing so.
- Endorse the program; and,
- Invest a minimum of 10% of the administration fees paid to your Chamber/Board back into the program (directly or through "in kind" contributions). (i.e. Provide space for your Advisor at events/trade shows, place Chambers Plan banner/text on your website, send out brochures with mail-outs, etc.)

## Chambers Plan responsibility – providing:

**COLLATERAL MATERIAL** – In addition to the Administration Fees, we will provide posters, customized brochures, customized ads, radio copy and website banners to name a few. This is provided to your Chamber/Board at **no cost**.

**ADVISORS** – Licensed Insurance Advisors are assigned exclusive marketing territory allowing them to establish strong relationships with the local chambers/boards and businesses.

Most new Chambers Plan firms also results in a NEW chamber/board membership. In other words **most of our leads and sales are from non-members** (who become members).

### The process

- Any leads received through your Chamber/Board should be forwarded to one of our Advisors (this eliminates any misinformation going out or any liability for you and your staff).
- Our Advisors complete all the paperwork and service the firms on the Plan (your members). Any questions regarding Chambers Plan are forwarded to one of the Advisors.

Remember, the Chambers Plan **belongs to the chambers/boards**. It is a unique benefit **exclusively available** to your members. Non-members cannot access the program.

**Johnston Group Inc.**, based in Winnipeg, is the **Chambers Plan administrator** and looks after the underwriting, administration, and claims. Johnston Group has been a recipient of Canada's Best Managed Companies award every year since 2001.

#### LET'S STRENGTHEN THE PARTNERSHIP BETWEEN YOUR CHAMBER/ BOARD AND THE CHAMBERS PLAN. THERE IS UNLIMITED POTENTIAL WITH THIS UNIQUE MEMBERSHIP BENEFIT!



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