

## Benefits of a Pooled Plan

In a pooled plan, premiums and claims are bundled together across all participants. This coupled with the Chamber's Plan being a "Not-for-profit" insurance provider, premiums stay manageable and predictable.

When joining the Chamber's "fully pooled" group plan, your company can make as many health or dental claims as possible and your rates are protected from increasing substantially.

Chamber's Plan renews on April 1<sup>st</sup> where all companies insured are seeing an average renewal increase of 3.8% over the past 5 years and 4.4% over the last decade.

