

Contents



3	Introduction
4	Message from the President and CEO and Board Chair
5	Insurance
9	Membership and Emergency Roadside Services
13	Travel and Retail
15	Government and Community Relations
20	Corporate
21	Workplace Awards
23	People, Workplace and Culture
26	Corporate Governance

Strong Roots, Bright Future



For more than a century, CAA has stood as a trusted partner to its Members—delivering confidence through service, advocacy and evolution. Rooted in a legacy of care and community, we’ve continued to adapt in step with the changing needs of our Members and the world around us.

This past year, that evolution was shaped by listening closely and responding with intention. We deepened connections with Associates and Members, invested in tools and training, and continued to prioritize value, safety and convenience at every touchpoint. Whether navigating roadside rescues, planning meaningful travel or protecting what matters most, CAA’s unwavering belief in doing what’s right guided every decision.

At CAA Club Group, that belief extends beyond the day-to-day. Our commitment to long-term value creation is anchored in sustainability—embedded across our operations and reflected in the choices we make, the partnerships we foster and the innovations we bring forward. We approach this responsibility through three interconnected pillars:

People—We invest in our Associates and communities by fostering inclusion, well-being and meaningful engagement.

Planet—We strive to reduce our environmental footprint through thoughtful design, digital innovation and responsible resource use.

Prosperity—We contribute to sustainable economic growth by delivering long-term value for our Members, partners and the broader community.

The stories shared throughout this report—from digital-first service improvements and environmental waste reduction to local giving and inclusive programming—reflect the practical application of these pillars and the beliefs that guide us forward.

CAA Club Group of Companies (CCG) is comprised of two automobile clubs, CAA South Central Ontario and CAA Manitoba, providing roadside assistance, travel, insurance, advocacy and savings for over 2.7 million Members. It also includes the CAA Insurance Company, a national property and casualty insurance company; Echelon Insurance, a national specialty insurer; CCG Advisory Services, offering life and living insurance solutions; and Orion Travel Insurance. CAA Insurance and Orion Travel Insurance products are distributed through CAA Clubs and select brokerages. Echelon Insurance products are distributed through an extensive network of more than 465 brokers across the country.

CCG is part of the Canadian Automobile Association (CAA), a federation of eight independent Clubs across Canada serving over seven million Members.

As we continue to evolve, our focus remains on creating lasting, positive impact—today and for generations to come.

Message from the President and CEO and Board Chair

At CAA Club Group, every milestone begins with trust—built through meaningful connections and a commitment to doing what’s right. Over the decades, we’ve grown with intention, always rooted in care for our Members, our Associates and the communities we serve. That principle has never wavered.

In 2024, our mission and beliefs continued to guide us through a rapidly changing landscape. We remained focused on safety and meeting the needs of our Members—especially in a time where the cost of living remains a challenge for many households. Whether through everyday savings, expanded access to virtual healthcare, or timely protections that reflect the world around us, our goal has been to stand beside Members with products and benefits to provide safety, value and confidence.

Across all lines of business, we saw meaningful growth and momentum—supported by robust membership, evolving product offerings, and important strides in technology and talent development. We launched new tools and enhanced technology to make it easier to connect with CAA. We expanded travel products and trained a new generation of consultants through our industry-first Travel Academy. We also delivered tailored insurance coverage with greater flexibility and value than ever before.

Advocacy remained a cornerstone of our work. In addition to engaging all levels of government on key safety and infrastructure priorities, we raised our voice around the surge in auto theft—ensuring both awareness and action for those affected.

These accomplishments reflect more than a successful year—they reflect a company that is growing with purpose. We are embracing the future while honouring the legacy that brought us here. The beliefs that guide us—care-driven, collaborative, innovative and leading by example—are not just words. They are how we show up, and how we plan to lead, in response to whatever comes next.

On behalf of our Associates, the CCG leadership team and the Board of Directors, thank you for your trust and partnership. We’re proud of what we’ve built, and we’re even more excited for what lies ahead.

Jay Woo

President and CEO, CAA Club Group

Marrienne Bridge

Chair of the Board, CAA Club Group

Snapshot Insurance

124

Number of
P&C Brokers

3.7%

Growth Rate for
Echelon Insurance

413

Number of
Echelon Brokers



936,884

Orion Travel Insurance –
Number of Lives Protected



976,258

Families Protected

30%

Growth Rate for
CAA Insurance

Forbes **2023
&2024**

**WORLD'S BEST
INSURANCE
COMPANIES**

POWERED BY STATISTA

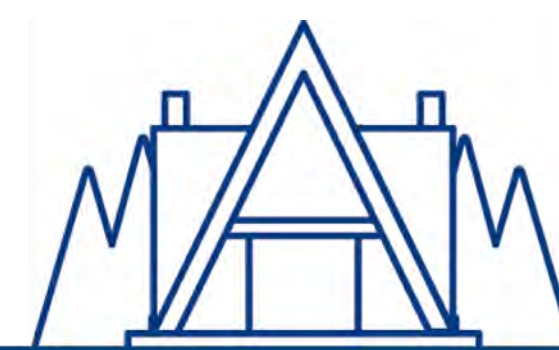


74K+

Texts exchanged via
our new claims
texting platform



Insurance



As part of our enduring commitment to protection and Member well-being, our insurance brands continued to evolve—delivering trusted coverage with a growing emphasis on innovation, efficiency and Member choice.

Protecting What Matters

As auto theft continues to escalate across Ontario, CAA Insurance has remained focused on helping Members safeguard their vehicles and protect their coverage. Auto theft claim costs in Ontario surged past \$1 billion in 2023, with Toronto topping the list at over \$350 million in claims. In response, we launched a proactive public education campaign and made targeted enhancements to our auto policies—offering new incentives for anti-theft devices and helping Members better protect what matters most.

CAA Insurance: Innovation That Empowers

CAA Insurance made significant strides in modernizing its claims experience—bringing greater transparency, speed and convenience to policyholders. Our new claims tracker empowers Members to follow the status of their claim in real time, eliminating uncertainty and reducing the need for follow-up calls. Through an integrated, secure portal and opt-in text alerts, customers receive timely updates in their preferred format, giving them control and confidence during what can often be a stressful time.

This shift isn't just operational—it's cultural. It reflects our belief in innovation and care, ensuring we meet our customers where they are, with tools that offer reassurance and real-time support.

Brokers also benefited from these changes, thanks to the launch of the Broker Experience Centre (BEC) in the fall. The efficiencies implemented had an immediate, positive impact on operations. A proactive campaign during the fall 2024 Canada Post disruption led to a spike in new users, reinforcing the growing preference for digital access across our network.

Purpose-Driven Progress

Sustainability remained a priority across insurance operations, with continued investment in digital tools and the full transition of litigated claims documentation to a secure cloud-based system. These changes not only improved turnaround times but also contributed to a reduced environmental footprint.

Talent development also remained a key focus. A successful co-op and mentorship program resulted in every underwriting hire in 2024 being filled internally—reinforcing CCG's commitment to nurturing talent from within and creating meaningful, long-term career paths for Associates.

Recognition and Results

CAA Insurance was once again named *Canada's Best Auto and Home Insurance Company* by Forbes Magazine, reinforcing our industry leadership and reputation for excellence. As expectations rise and the industry continues to evolve, we remain committed to pushing beyond the status quo—innovating boldly while holding fast to the beliefs that define who we are.

- Named *Best Auto and Home Insurance Company in Canada* by Forbes Magazine
- Over 74,000 text messages exchanged via our new claims texting platform
- All underwriting hires in 2024 filled internally through a co-op development program

Echelon

Echelon Insurance continued its strategic evolution this year, maintaining a strong focus on supporting specialty customers and commercial industries while navigating and responding to market challenges.

To fuel growth and meet the needs of the broader Specialty market, Echelon invested in product development and loss prevention, delivering new offerings and insights designed to help keep customers safe and informed.

In Commercial Lines, new product enhancements included:

- An enhanced cyber product, delivered through a third-party provider, to protect businesses from evolving digital threats
- Service Line coverage, delivered through a third-party provider, for losses related to underground exterior service line failure
- Complimentary Legal Assistance service as part of the Long-Haul Trucking offering, providing customers with access to legal support on and off the road

In Personal Lines, Echelon applied a data-driven approach to help combat the evolving issue of auto theft in Canada—identifying technologies that can help higher-risk customers reduce vulnerability.

This expanded focus on risk mitigation extended across the organization. Echelon equipped its Broker partners with new loss prevention education and tools, drawing on internal underwriting and risk management expertise and collaborating with leading organizations like the Institute for Catastrophic Loss Reduction (ICLR), FireSmart Canada™, and Biker Down. These efforts underscore Echelon's continued commitment to helping customers and communities stay safe.



Technology and innovation remained central to Echelon's strategy. The expansion of Guidewire in Quebec improved efficiency and delivered a more seamless experience for both Brokers and customers. Echelon also expanded its telematics capabilities to improve driver safety, provide support to underserved industries, and generate valuable data to shape future product development and risk assessment.

Through every initiative, Echelon's focus on innovation, risk management, and customer and Broker support continues to shape its growth—creating tailored solutions that serve the evolving needs of Specialty markets today and into the future.

Orion Travel Insurance

In 2024, Orion Travel Insurance continued to evolve with purpose—growing its reach, simplifying the experience and enhancing protection in an increasingly unpredictable travel landscape.

Building on the momentum of recent years, Orion protected more Canadian travellers than ever before, reinforcing its reputation as a trusted choice for seamless, comprehensive coverage. With purchases coming from both Members and non-members, Orion's straightforward online process and exceptional service continued to attract a diverse and growing audience—reflecting confidence in both the brand and the product.

A key differentiator remained Orion's exclusive Cancel for Any Reason (CFAR) and Interrupt for Any Reason (IFAR) offerings, which remain unmatched in the market. These flexible coverage options empower travellers to adapt their plans without penalty—whether returning home unexpectedly or cancelling a trip altogether. As travel norms continue to shift, these products reflect Orion's commitment to meeting Canadians where they are, with protection that reflects the reality of modern travel.

Orion also introduced automatic policy renewal for multi-trip plans—mirroring the convenience of auto and home insurance and ensuring travellers are never caught without coverage. This enhancement helps avoid lapses in protection and gives Members added confidence knowing they're always travel-ready.

From a distribution perspective, Orion's employee benefits channel continued to gain traction, with growing demand from employers seeking meaningful travel coverage for their teams.

This expanding reach supports Orion's long-term goal: better protecting more Canadians, wherever life takes them.

As part of its ongoing sustainability efforts, Orion significantly reduced printed materials—cutting over 300,000 pieces of paper from its fulfillment process by promoting digital delivery. This not only reduced environmental impact but ensured travellers had instant access to policy documents and proof of insurance—anytime, anywhere.

Through every enhancement, Orion's unwavering focus remained on delivering protection that's traveller-centric, flexible and deeply rooted in care.

CCG Advisory Services

Innovating for Life's Milestones

With more Members seeking personalized protection and planning tools, CCG Advisory Services focused on expanding access to services that support every stage of life. From estate readiness to life insurance, the team introduced and enhanced offerings designed to meet Members where they are—with simplicity, confidence and care.

Expanding Access to Protection and Legacy Services

Two major initiatives shaped the year: the launch of a new life insurance partnership with Securian Canada and the introduction of complimentary estate planning services through ClearEstate. Together, these efforts reflect a more holistic, future-focused approach to Member well-being.

The new CAA-branded life insurance products, delivered through a modern digital platform, feature a 10% Member discount—bringing the offering in line with the exclusive value Members have come to expect across other lines of business.

Through CCG's new partnership with ClearEstate, Members gained access to complimentary digital wills and powers of attorney, along with discounts on personalized services like tax planning and legal consultations.

Education, Empowerment and Financial Well-Being

With a growing focus on financial wellness, the team expanded its media presence and community partnerships to reach more Members with relevant, relatable content. Whether through Zoomer Media interviews, targeted digital campaigns or educational segments, CCG Advisory Services focused on demystifying complex topics and giving Members the knowledge and tools to make informed decisions.

From essential protection to estate readiness, this integrated, care-driven approach helps ensure Members feel informed, empowered and supported. The team's success reflects a belief in meeting people where they are—whether navigating new assets, caring for aging parents or preparing for what's next.

As more Canadians look for guidance they can trust, CCG Advisory Services continues to lead with innovation and empathy—delivering solutions that support every stage of life and legacy.

Snapshot

Membership and Emergency Roadside Services

2,498,926

Total of Members
South Central Ontario

234,428

Total of Members
Manitoba

3.33%

Membership Growth
South Central Ontario

3.07%

Membership Growth
Manitoba

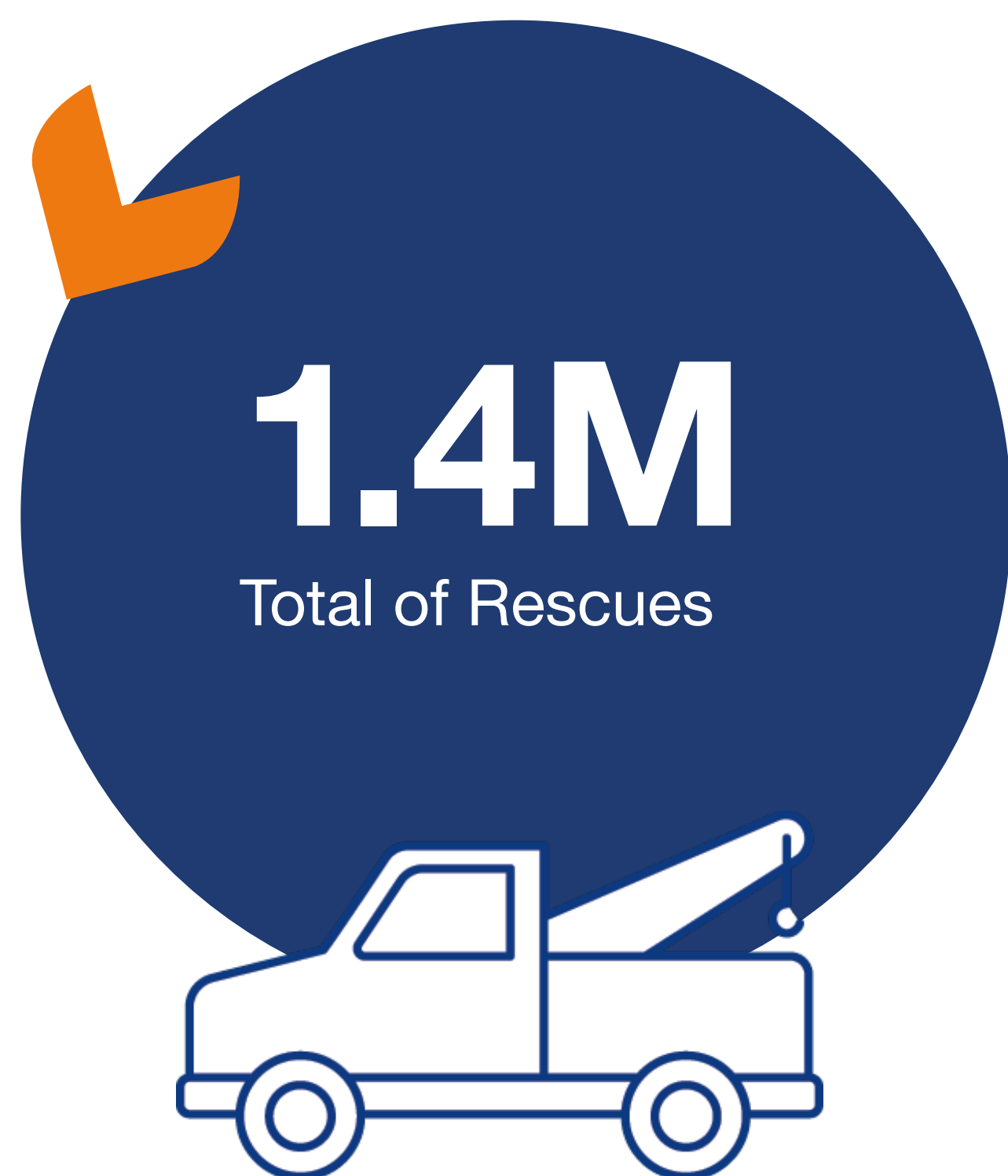


1,321,593

Rescues in South Central Ontario

111,973

Rescues in Manitoba



91,970

Tire Changes
South Central Ontario

11,253

Tire Changes
Manitoba

50,277

Battery Replacements
South Central Ontario

3,828

Battery Replacements
Manitoba

4,461,059

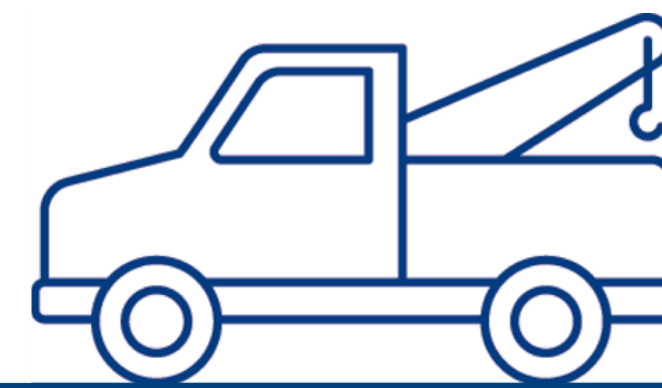
Total of HAAS Alerts for CCG

89.1%

2024 Renewal Rate



Membership and Emergency Roadside Services



Anticipating Member Needs and Deepening Connections

At CAA, our approach to serving Members continues to evolve in step with their lives. Through targeted technology investments and deeper human connection, we've remained focused on delivering service that is not only reliable but reassuring. Whether it's through proactive communications, a better roadside experience or seamless membership management, our priority has remained clear: stay connected and care-driven in everything we do.

With total membership growth of 3.31% and a strong renewal rate of 89.1%, thousands of new households joined CAA—clear affirmation that Members continue to find value in the trusted service and tangible benefits we provide.

Roadside Innovation That Reassures

In the face of more frequent weather-related events and an increase in roadside demand, we focused on making Members feel more informed, safe and supported during a service call.

This year we refreshed our Service Tracker, a digital tool that allows Members to track the real-time arrival of their service provider. By optimizing when and how the tracking link is sent—and introducing live chat capabilities within the tool—we increased usage to nearly 60%, allowing more Members to stay informed and engaged during an emergency roadside event.

Members can now connect directly with a CAA Associate for updates, additional instructions or questions—offering a greater sense of reassurance and confidence. This service enhancement continues to reflect our care-driven approach to both technology and customer service.

We also continued to lead with Safety Cloud® alerts through our partnership with HAAS Alert, ensuring that warnings are sent to oncoming motorists through popular navigation platforms, before our service

providers arrive on scene to high-risk rescues. CCG was the first club in Canada to send alerts pre-arrival—protecting stranded Members and the responders assisting them. Adoption of our approach by other CAA clubs underscores our leadership in this space.


Member Benefits and Everyday Value

As cost-of-living pressures persist, CAA has remained focused on delivering real, everyday value through partnerships that make a difference. Shell fuel savings remain one of the most frequently used benefits, with Members saving over \$18.4 million at the pumps this year—a 36% increase year over year. More than 824,000 Members took advantage of this benefit, collectively pumping over 532 million litres of fuel.

Maple virtual healthcare also continues to resonate with Members seeking fast, convenient care. Now in its third year as a Member benefit, Maple saw a 43% increase in account registrations and a 70% rise in consults compared to last year. Feedback has been overwhelmingly positive, with many Members now viewing Maple as an essential part of their CAA experience.

We also introduced automatic renewal for travel insurance, giving Members with multi-trip plans an effortless way to stay covered—another example of meeting Members where they are, with convenience and care at the core.





“This year’s focus was all about connection—deepening relationships with Members, supporting Associates and using technology to make experiences easier, more reassuring and more human.”

Membership Marketing: A Constant Drumbeat of Connection

Through a steady and strategic presence across digital, out-of-home and experiential channels, marketing campaigns maintained what has been described internally as a “constant drumbeat”—an always-on approach to reinforcing trust, safety and Member value.

In response to the operational challenges presented by a lengthy postal service disruption, the marketing team pivoted swiftly and strategically, investing in digital tactics that drove strong year-end results. December alone saw more than 40,000 new Member joins, marking a 14% year-over-year increase compared to the previous year. Manitoba posted a 54% jump in December joins, while South Central Ontario achieved a 10.6% increase, underscoring the effectiveness of agile, Member-first marketing in real time.

These results stood out against already solid annual growth, further proving that targeted, data-informed campaigns can drive measurable impact while strengthening the emotional connection Members feel with the brand.

Environmental responsibility continued to remain a key focus. Direct mail volume has been reduced by over one million pieces since 2022, and a simplified design reduced waste even further.

These efforts exemplify the belief in innovation and leading by example—finding new ways to connect with Members while reducing environmental impact and elevating campaign performance.

Sponsorships, Partnerships and Loyalty

CAA continues to deepen Member connections through a robust ecosystem of brand partnerships and meaningful campaigns that deliver everyday value and exclusive experiences. With the highest membership growth in the federation this year, our sponsorship and loyalty efforts played a vital role in reinforcing the strength of the CAA brand and the everyday relevance of membership.

Contests, community-based events and entertainment partnerships continued to offer fresh ways for Members to engage with the brand beyond everyday transactions. In total, more than one million Members used a loyalty benefit in 2024, with total Member value issued across all partners reaching \$36.4 million—a 28% increase over 2023.

CAA’s long-standing partnership with Mirvish Productions continues to delight Members. In addition to exclusive savings, Members attended special appreciation events that included complimentary perks—reflecting the thoughtful, care-driven experience that sets CAA apart.

These activations serve as a valuable extension of our brand promise—bringing care, delight and connection to Members where they live, work and play.

Educating and Empowering Members


Travel Wise Week launched in 2024 to educate Canadians on the importance of travel insurance and understanding the fine print before booking. The campaign quickly gained national interest and strong earned media traction—generating more than 500,000 impressions across 25 media mentions. Designed to build awareness before the moment of need, Travel Wise Week underscored the confidence that comes with planning ahead—and being protected.

1.09M

Members that used loyalty benefits in 2024

\$36.4M

Member value issued across all partners.



“Over the years, we have come together to transform CCG, building an organization that has grown and done so much good. Through every conversation and every heartfelt message from our Associates, I am reminded that we are more than just a company—we are a community. These enduring connections reinforce our shared commitment to a supportive culture and kindness, which makes CCG stronger.”

Jay Woo, President and CEO



Travel and Retail



CCG's Travel and Retail teams continued to evolve and adapt—investing in tools, training and partnerships that strengthened the Member experience and reflected a forward-thinking, people-first approach to service

Trailblazing with the Travel Academy

With the travel industry showing steady demand, CCG made a strategic investment in talent development with the launch of the Travel Academy, a custom eight-week program blending classroom learning, job shadowing and on-the-job training. Designed for both new and experienced travel consultants, the Academy equips participants with a strong foundation in industry knowledge, systems, processes and CAA's suite of travel products and services.

Two cohorts were delivered this year, graduating 16 Associates—many with no prior industry experience—who are now confidently delivering high-touch service to Members. CCG is proud to be one of the only organizations in the industry offering this kind of training program—a testament to our care-driven and innovative approach to growth and service excellence.

Technology That Supports the Frontline—and the Member

CCG continued to advance its use of technology to improve Member service and internal efficiency:

- A Member-facing chatbot for Travel and Travel Insurance handled over 1,600 unique conversations monthly, providing fast answers and freeing up Associates to offer more personalized support.
- The extension of Computer Telephony Integration (CTI) to the Travel call centre allowed agents to identify Members more quickly, reducing call handling time and supporting a smoother, more responsive experience.

These enhancements reflect our belief in innovation and collaboration—ensuring Members feel supported at every touchpoint.

Elevating the Retail Experience

Retail strategy remained tightly aligned with Member needs, focusing on products that support travel, safety and everyday value. The partnership with Pacsafe®, known for premium travel gear, led to a 80% increase in sales year over year, with more than 18,000 units sold in 2024—making CCG one of the company's top-performing Canadian retailers.

Retail teams also responded to the rise in auto theft by sourcing and selling the Club®—a visible theft-deterrent device—at a price point lower than competitors, giving Members convenient access to an insurance-approved product that offers a greater sense of security.

Inventory and merchandising were further optimized through new internal reporting tools and cross-functional collaboration—supporting stronger in-store execution and improved replenishment across categories

Bringing Travel to Life

CCG’s Travel Expos continued to draw strong attendance across all regions, underscoring the value of in-person engagement. The Toronto Expo alone welcomed more than 1,200 attendees, reflecting growing enthusiasm for travel and deepening Member interest in expert advice and exclusive offers.

These events also strengthened CCG’s relationships with key partners, many of whom participated in a dedicated Product Rally in the spring—representing 27 supplier brands and helping to shape future collaborations.

A Greener Way to Shop and Travel

In keeping with CCG’s sustainability goals, the Travel and Retail team completed its shift to digital-first experiences:

- Electronic tour books replaced print versions.
- Digital Cineplex® tickets accounted for over \$600,000 in sales, representing more than half of total ticket volume.

Retail also discontinued thermal paper receipts unless requested—further reducing waste while enhancing convenience for Members.

18,000+

Number of Pacsafe® units sold in 2024—
an 81% increase year-over-year.

1,200+

Attendance at CCG’s Travel Expo
in Toronto—nearly triple the turnout
from its inaugural event in 2023.



Snapshot

Government and Community Relations

2,000+

Roads nominated in South Central Ontario through the CAA Worst Roads campaign

486

Roads nominated in Manitoba through the CAA Worst Roads campaign

19,000+

CAA School Safety Patrollers across 780+ schools in Ontario and Manitoba



1M+

Ontarians informed and empowered through the *Road Safety is No Accident* campaign



20,000+

Multilingual brochures distributed

6,300

Safety enhancers (Watch for Bikes® decals & reflector tags) distributed

14

Meetings with Members of Provincial Parliament (MPPs) and senior government staff during Advocacy Day

100+

Guests at the Advocacy Day reception

7

Conference presentations

4

Cabinet Minister meetings

\$950K+

Media value showcasing our thought leadership



Government and Community Relations



CAA remains a trusted voice, continuing its long-standing advocacy on behalf of Members. Through education, thought leadership, public affairs and strategic partnerships, we continue to address critical transportation and road safety issues, while advancing consumer protection and supporting community well-being.

Rooted in a century of care-driven advocacy, our approach continues to evolve alongside Member needs. This year, our efforts reflected a balance of bold action and deep collaboration—with government, with partners, and with the people and communities we serve.

Public Affairs in Action

CAA Worst Roads

The CAA Worst Roads campaign once again amplified Member voices, with over 2,000 roads nominated in South Central Ontario and 486 in Manitoba. Aberdeen Avenue in Hamilton and 18th Street in Brandon topped the 2024 lists.

In Manitoba, the campaign's visibility led to immediate action. On the day results were released, the full list was read aloud in the Manitoba legislature by the Opposition Leader. In response, the Premier committed to “fixing 18th Street”—with construction beginning in the fall and nearly complete by year-end.

Advocacy Day

In November, CAA's Ontario Government Relations team hosted Advocacy Day at Queen's Park, bringing forward recommendations on:

- The creation of a provincial road safety strategy
- Solutions to address vehicle theft
- Auto insurance reform

The day included:

- 14 meetings with MPPs and senior government staff
- Four meetings with Cabinet Ministers
- A reception attended by over 30 MPPs and 100 staff and stakeholders, featuring remarks from CAA's Board Chair, Minister Graham McGregor, MPP Jennifer French and Green Party Leader Mike Schreiner

Provincial Towing Regulation

With new towing regulations taking effect in Ontario, CAA worked closely with the Ministry of Transportation and industry stakeholders to ensure the updated requirements continue to protect consumers and support industry readiness.

CAA also received approval to continue training tow truck drivers under the province's updated licensing framework.

In Manitoba, we advanced proposals for improved tow truck safety standards, including authorized pylon placement during roadside service and enhancements to visibility in low-light conditions. Discussions with the Ministry of Transportation and Infrastructure remain active as they consider future updates.





Strategic Partnerships in Action

CAA School Safety Patrol® Program

Now approaching its 100th year, the CAA School Safety Patrol® Program continued to grow across Ontario and Manitoba.

This year:

- Over 780 schools participated
- More than 19,000 CAA School Safety Patrollers kept their peers safe
- CAA expanded to over 50 delivery partners, including police, public health and education sector leaders
- More than 15 events celebrated Patroller leadership, and creative incentives—such as branded toques and sporting event tickets—further boosted program engagement.

Road Safety is No Accident Campaign

In early 2024, CAA wrapped up a nine-week multimedia road safety campaign in partnership with the Toronto Police Service and the Ontario Ministry of Transportation.

The campaign—titled *Road Safety is No Accident*—reminded drivers that choices like distracted or impaired driving can have life-altering consequences.

This year:

- Reached nearly one million Ontarians
- Broadcast in five languages on OMNI News (Cantonese, Mandarin, Tagalog, Punjabi and Arabic)
- Recognized with the “2023 Initiative of the Year Award” at the Ontario Ministry of Transportation’s Road Safety Achievement Awards

Cycling Safety

As cycling continues to grow in popularity, CAA remained focused on promoting safe and respectful road sharing.

In Ontario, we partnered with York Regional Police for a One-Metre Rule awareness campaign, featuring transit ads, social media content and cycling jerseys promoting safe passing. The campaign garnered international attention, earning a mention in a U.K. cycling safety publication.

In Manitoba, we supported Bike Tune-Up Day and Bike-to-Work Day, in partnership with Bike Winnipeg, providing direct outreach and safety support to hundreds of cyclists.





Thought Leadership in Action

Research and Policy Influence

CAA conducted 11 surveys in 2024 on key topics such as road safety, infrastructure and consumer behaviour. This research continues to inform our advocacy and reinforce our commitment to data-driven decision-making.

CAA was also the only consumer-facing organization invited to present at the federal government's National Summit on Combatting Auto Theft, providing insight on the consumer perspective as an action plan took shape.

Industry Engagement

In 2024, CAA presented at seven conferences, sharing research and perspectives on auto theft, impaired driving, distracted driving, road infrastructure and mobility.

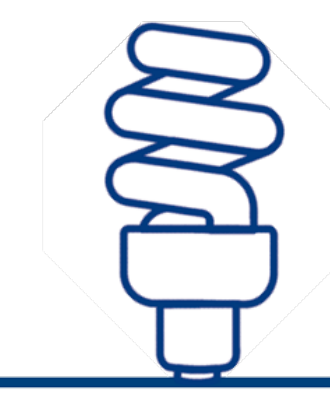
Our collective media presence across Ontario and Manitoba generated over \$950,000 in ad value, underscoring the visibility and impact of our leadership voice.

Education in Action

Through a multi-channel approach to education and community outreach, we delivered content and tools to support safer road use:

- 20,000+ multilingual road safety brochures distributed through CAA Insurance Brokers and retail locations
- 1,300+ Watch for Bikes® decals and 5,000 reflector tags handed out to increase pedestrian and cyclist visibility





Corporate

CSS Endeavour: Innovation from the Inside-out

Now in its second mission, CSS Endeavour continues to drive innovation across CCG by empowering Associates to reimagine how we support one another—and ultimately, how we serve our Members.

This year, a new crew of Associates from across the organization came together to explore how emerging technologies and internal tools could enhance operations, communication and collaboration. Among some of the early ideas being explored include sustainability and climate initiatives, ease of knowledge sharing, and leveraging immersive technologies as part of our learning management process.

While these initiatives are still evolving, the goal is clear: to build practical, forward-looking tools that strengthen how we work behind the scenes—so that every Member interaction is backed by greater speed, confidence and connection.

CSS Endeavour remains a strong example of how innovation, when paired with collaboration and curiosity, can lay the groundwork for meaningful transformation.



Snapshot Workplace Awards

Benefits Canada
Best Health/
Wellness Program
(1,000+ employees)



Human Resources Director Canada

Best Places to Work

Insurance Business Canada


Top Insurance Employer

CIO Awards Canada

Canadian HR Reporter

2024 Innovative HR Teams





“Human Resources Director’s Best Places to Work in Canada 2024 celebrates organizations that excel in employee satisfaction by prioritizing well-being, work-life balance, inclusive culture and strong workplace relationships.”

People, Purpose And Culture



At CCG, culture is more than what we believe—it's how we show up for one another every day. Whether through learning, wellness, inclusion or giving back, our efforts reflect a shared commitment to creating a workplace where people feel seen, supported and empowered to thrive.

Rooted in care and strengthened by connection, our culture continues to evolve with intention. From wellness initiatives and diversity, equity and inclusion education to community partnerships and employee recognition, these efforts speak to the heart of who we are—an organization growing together, with people at the centre of everything we do.

Belonging at CCG: Diversity, Equity and Inclusion

CCG continues to deepen its commitment to belonging through meaningful education, dialogue and ongoing connection. At the heart of this year's progress was the launch of the Belonging e-Learning Series, designed to help Associates recognize and reflect on unconscious bias through immersive, scenario-based learning. With modules covering themes such as pronouns, microaggressions and cultural diversity, the series invites Associates to explore real-world perspectives and reflect on the impact of everyday actions.

Feedback has been overwhelmingly positive, with Associates appreciating the engaging, thought-provoking format that balances education with empathy. The series also reflects CCG's care-driven and

innovative approach to learning—making space for personal growth while reinforcing a culture rooted in understanding and inclusion.

The Belonging Ambassadors continued to play an important role, shaping internal content and initiatives including the creation of a new Belonging Calendar. This monthly tool encourages reflection and dialogue, providing Associates with thoughtful prompts and reminders that reinforce CCG's Belonging pillars of welcome, connected and supported.

At CCG, we know that a strong culture of belonging enables Associates to show up as their full selves—and when people feel included and valued, it naturally extends to how we serve our Members and communities.

Jaunt Wellness

As a care-driven organization, CCG continues to support the well-being of Associates and Brokers through its award-winning wellness program, anchored in the four pillars of safety, physical health, financial health and mental health.

In 2024, the program evolved to place a deeper focus on chronic disease education and preventative care, helping participants make informed, long-term choices about their health. The launch of the Jaunt Forum created space for open conversation and ongoing learning, reinforcing CCG's belief that wellness starts with awareness, education and small, sustainable steps.

With continued high engagement on the Jaunt Wellness app from both Associates and Brokers, and positive feedback across the organization, CCG's data-informed, people-centered approach remains a model for meaningful impact. As we look ahead, we're committed to advancing wellness through dialogue, research and programs that adapt to the evolving needs of our people.



Giving Back, Together

At CCG, giving back is more than tradition—it's part of who we are. Whether through long-standing community partnerships or Associate-driven initiatives, our charitable efforts continue to reflect the deep care we have for the people and communities around us.

This year marked the final phase of our three-year pledge supporting three organizations that provide essential services across Ontario and Manitoba:

- The Garry Hurvitz Centre for Brain and Mental Health at SickKids
- Multicultural youth services through the Black Youth Helpline
- The creation of an Indigenous Healing Space at HSC Children's Hospital in Winnipeg

In 2024, CCG contributed:

- \$150,000 to SickKids Foundation
- \$75,000 each to the Black Youth Helpline and the Children's Hospital Foundation of Manitoba

We also continued to nurture a culture of generosity from the inside-out. Through our Associate Matching Program and Volunteer Recognition Initiative, Associates were empowered to champion causes close to their heart.

This year, \$4,000 was donated to each of five Associate-nominated charities:

- Harvest Manitoba
- Bear Clan Patrol
- Winnipeg Humane Society
- Canadian Cancer Society
- Ontario SPCA

In addition to these initiatives, seven Associates were honoured with donations made to their chosen charities in recognition of 35+ volunteer hours, while 67 CAA memberships were donated to support community-based fundraising events.

Echelon also continued its long-standing support of the Women in Insurance Cancer Crusade (WICC), contributing more than \$22,000 in donations, fundraising and event participation. In addition, Associates raised \$13,000 for men's health through Movember, and the company contributed \$14,500 to the Starlight Children's Foundation in support of seriously ill children and their families.

\$250,000+

Amount raised by 350+ Associates and partners for the annual charity golf tournament

Our collective impact was most visible through community events—especially our annual charity golf tournament. With the support of more than 350 Associates and partners, the event raised over \$250,000 for Hope Air, a national charity helping Canadians reach the medical care they need when distance is a barrier.

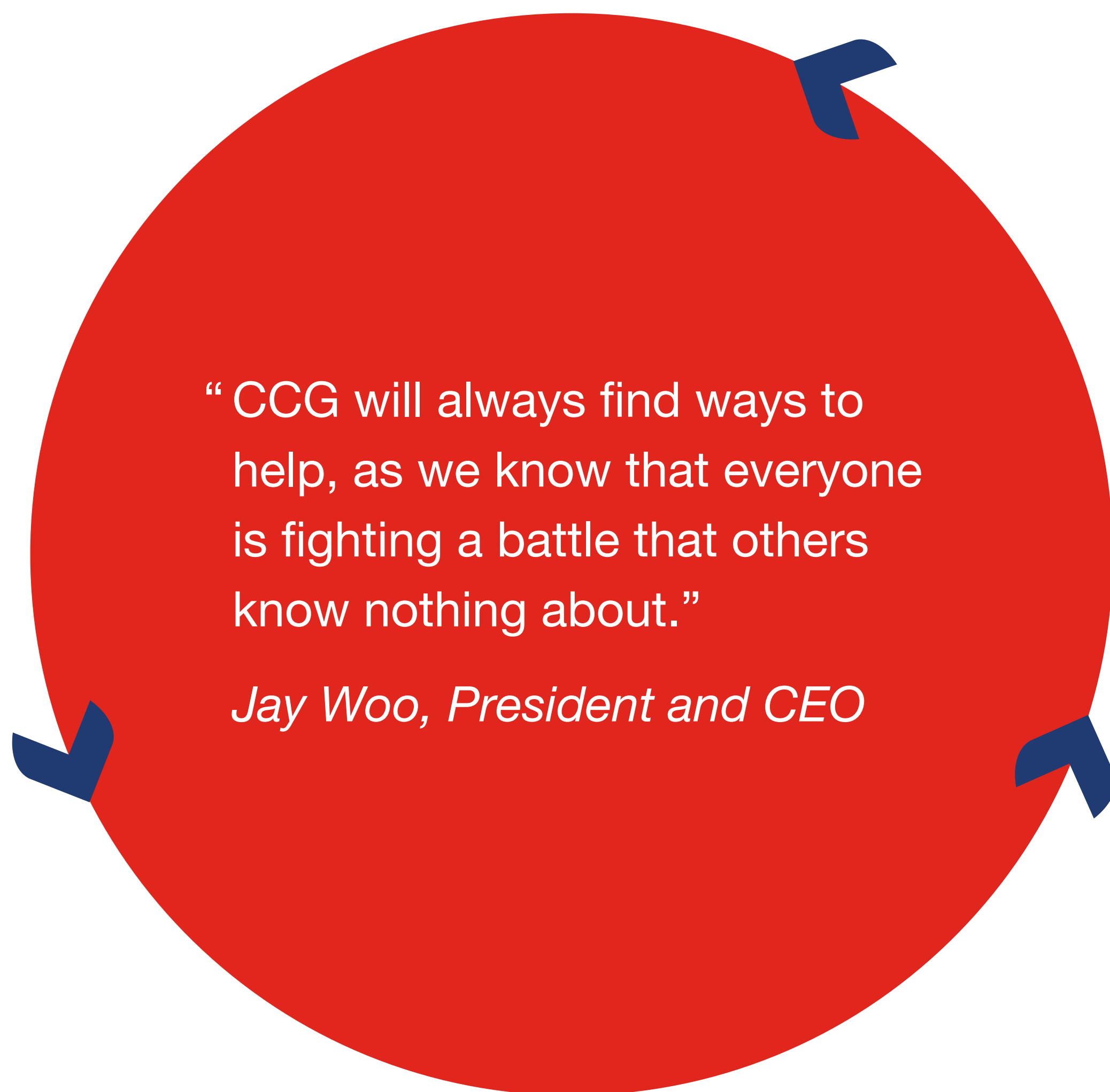
These efforts reflect a company grounded in compassion and driven by purpose—continuing to grow its impact while staying rooted in care.

The Jay Woo and CAA Scholarship

The Jay Woo and CAA Scholarship at Carleton University continues to open doors for the next generation of leaders. Established to honour the legacy of Jay Woo, President and CEO of CCG and a proud Carleton alumnus, the scholarship celebrates academic excellence and a deep commitment to community.

As one of Carleton University’s most prestigious undergraduate awards, the scholarship is presented to incoming students who have demonstrated outstanding achievement and a passion for service. Each recipient receives \$5,000 annually for four years, supporting both their academic journey and their potential to lead meaningful change.

By empowering students through education, the scholarship reflects CCG’s belief in leadership rooted in purpose, and a future shaped by care, curiosity and community.



“CCG will always find ways to help, as we know that everyone is fighting a battle that others know nothing about.”

Jay Woo, President and CEO



Corporate Governance

The Board of Directors and Management Team of CAA Club Group of Companies (CCG) remain dedicated to upholding the highest standards of corporate governance. Guided by integrity, accountability, and strategic oversight, the Board ensures that CCG continues to operate in the best interests of our Members, maintaining financial stability while advancing the organization's mission and core beliefs.

Through a multi-channel approach to education and community outreach, we delivered content and tools to support safer road use:

- Ensure financial resilience and long-term sustainability
- Provide strategic direction in alignment with CCG's constitution
- Uphold transparency and ethical decision-making
- Continuously assess board effectiveness to enhance leadership and accountability

As CCG evolves, the Board remains committed to fostering a governance framework that supports innovation, Member value and the organization's continued success.

Board of Directors:

Marriane Bridge
Quentin Broad
Brian Chu
Reta Coburn
Jean Desgagné
Rehana Doobay
William Furlong
Sheila Kingston
Christina Litz
Heather Reichert
Brenda Rideout
Ethel J. Taylor
Anita Ferrari

