

CAA CLUB GROUP **REPORT TO MEMBERS**



2 0 1 8



Insurance
Travel
Roadside
Rewards

TABLE OF CONTENTS

2018 MESSAGE FROM THE PRESIDENT AND BOARD CHAIR	4
OUR MISSION AND BELIEFS	6
WHAT WE DO	8
OUR 2018 HIGHLIGHTS	
Automotive and Membership Services	10
Insurance	14
Member Experience	18
Travel	22
Advocacy and Community	24
Corporate	28
CAA SOCIAL RESPONSIBILITY	
Our Four Pillars	32
Key Performance Indicators	33
CORPORATE GOVERNANCE	36



PRESIDENT AND CHAIR OF THE BOARD 2018 MESSAGE



This past year, CAA had the honour of being named Canada's most trusted brand in the annual Gustavson Brand Trust Index, a national survey that measures consumers' opinions about corporate and product brands across various categories.

So, how does an organization become the most trusted brand?

For CAA Club Group, it starts with the simple premise of doing the right thing for our Members by focusing on their safety and well-being. This principle is at the core of how we operate, it drives our innovation and how we deliver exceptional Member experiences.

For CAA Club Group, it starts with the simple premise of doing the right thing for our Members by focusing on their safety and well-being.

On the roadside, our Members trust us to be there when they need us most. Over the past year, we've implemented an advanced predictive analytics engine, Geo-Temporal Gen 2, so that we can anticipate where, when and what type of roadside rescues will occur.

It also allows us to monitor all roadside calls in real-time giving us unprecedented visibility of our road rescue operations—so that we can get the right truck, to the right place at the right time. When trust is measured in minutes during these moments, we've been able to reduce our average arrival times by 28%, even as the volume of roadside calls increased by 18% in 2018.

Our insurance customers expect that CAA will be there to protect them whether at home, on the road or travelling abroad. They also want better value and choice when finding the right insurance to fit their lifestyle. In 2018, we launched Canada's first pay-as-you-go auto insurance program, CAA MyPace™. Using a telematics device plugged into the car, the program bills customers based only on the kilometres they drive in 1,000 km increments, up to 9,000 km. Since the launch of MyPace in July 2018, this program has been in high demand. It is an excellent example of how we build trust by using innovation combined with our belief in doing what is right for consumers.

Providing consumers with more choice was one of the main reasons we made a significant investment in our insurance business with the acquisition of Echelon Insurance Company. Echelon is a leader in the specialty auto and commercial property insurance markets, with products sold across Canada through brokers. The deal was announced in December 2018 and was quickly approved by the shareholders of Echelon's parent company. We are anticipating the transaction will be complete in mid-2019 pending approval from regulators. Upon the completion of the deal, Echelon Insurance will continue to operate as a separate brand powered by CAA Club Group's insurance systems, innovation and infrastructure.

The year 2018 has proven to be another exceptional one for CAA Club Group. Not only did the organization continue to grow and evolve, we did so without compromising our high standards for Member service and care. It all stems from our core beliefs that our Associates bring to life every day—whether they are rescuing stranded motorists, planning dream vacations for a family, or helping someone protect what is most precious to them—our Associates always strive to make our Members' day better.

Thank you for continuing to place your trust with CAA. We promise to maintain that trust by always putting your safety and well-being at the core of what we do.



Jay Woo
President & Chief Executive Officer



Amy Bryson
Chair of the Board



We pride ourselves on being a helping hand for Canadians during good days, bad days and everything in between.

Throughout our history, we have created a legacy of providing exceptional Member experiences and we strive to improve the lives of our Members and Associates in all that we do.

As an organization, CAA Club Group continually strives to enhance our value to Members and Associates and ensure we are socially responsible.

OUR MISSION

We are obsessed with Member safety.

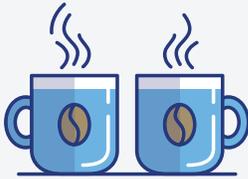
Our mission is to help Canadians stay safe, mobile and protected – whether on the road, at home or abroad. We help make our Members' days better. We do what is right for our Members – after all, we are all Members too!

OUR BELIEFS



BEING CARE-DRIVEN.

We always do what is right for our Members.



BEING COLLABORATIVE.

When we work together, we can accomplish great things.



Insurance
Travel
Roadside
Rewards



LEADING BY EXAMPLE.

We are ethical, accountable and honest.



BEING INNOVATIVE.

We strive to always do better and never settle for the status quo.

WHAT WE DO: What is CCG?

For more than 115 years, we have been innovative leaders, committed to meeting and exceeding the needs of Canada's motoring and travelling public.

CAA Club Group of companies ("CCG") is comprised of two automobile clubs - CAA South Central Ontario and CAA Manitoba - providing Roadside Assistance, travel,

insurance service and Member savings for over 2.2 million Members.

It also includes CAA Insurance Company: a national property and casualty insurance company; and Orion Travel Insurance Company. CAA Insurance products and Orion Travel Insurance are distributed through CAA Clubs and select brokerages.



HOW WE SERVE OUR MEMBERS



01 ROADSIDE ASSISTANCE

Your CAA Membership protects you, the individual, not just your vehicle like many manufacturers' roadside assistance plans. Our affiliation with other CAA Clubs, AAA in the United States and other clubs around the world, means Members are protected on almost every continent.



02 INSURANCE

For over 40 years, we have been offering comprehensive care, dependable coverage, competitive rates and responsive claims service for home and auto insurance. Today, we offer a full suite of insurance products to protect Members and their families, including Orion's comprehensive, hassle-free travel insurance to protect Members across Canada on their trips.



03 SAVINGS AND REWARDS

In addition to keeping you safer on the roads and at home, we look for ways to add value to your membership. Members can save more than the cost of a membership through our partner savings program, CAA Rewards® (with over 124,000 partner retail locations and services across North America) and our CAA Dollars® loyalty program.



04 MEMBER EXPERIENCE

Member experience is at the heart of everything we do. From Roadside Assistance, to choosing the right insurance product or booking a travel adventure, we want you to have a memorable and pleasurable journey.



05 TRAVEL

For over 50 years, we have been helping our Members plan the perfect getaway. Our Members get exclusive deals and perks when booking with us, and our Extraordinary Explorations® packages allow our Members to experience the best the world has to offer.



06 GIVING BACK TO MEMBERS AND COMMUNITIES

Since 1903, we have aimed to represent the interests of CAA Members to municipal and provincial governments, community groups and stakeholders. We give back to the community through several initiatives focused on road safety, infrastructure and school zone safety. Additionally, our charitable initiatives support key community partners.



**Automotive and
Membership Services**

2018 HIGHLIGHTS

2018 was a year of alignment and increasing our digital footprint to better serve our Members.

South Central Ontario transitioned our dispatch system to D3 in July 2017. This system allows us to integrate more technology into our Roadside Assistance, so we can get to our Members in need quickly and safely.

In the fall of 2018, our Manitoba Operations implemented the same D3 system to the Roadside teams.

With the Roadside teams in both provinces collaborating to align processes, no matter which province our Members are in, they get the fast and efficient service they deserve.



The September 2018 launch of D3 in Manitoba was a seamless transition to the system, bringing many benefits, mainly keeping our Members top of mind.

There was also an expansion of our predictive dispatch technology, Geo-Temporal Gen 2.0.

The Gen 2.0 tool has two streams of work:

1. The predictive and analytical elements uses historical call data, current traffic patterns, time and disruptive weather to predict where

Member breakdowns will occur. This allows our Control Tower and Dispatch Associates to get the right truck to the right location at the right time.

2. The real-time dispatching tool features:

a. View of all live Member rescues, highlighting priorities. This allows the Dispatch and Control Tower Associates to triage and dispatch trucks first to the Members in the most precarious situations.

b. Live view of all occupied and free trucks in the region. This allows us to redirect a closer truck to a call and reduce the actual time of arrival to Members in need of rescue.



c. We now have views of all Ministry of Transportation (MTO) road cameras on the 400-series highways across the Greater Toronto Area and in the Durham and York regions. This allows us to spot our Members in the most dangerous situations, to give our drivers accurate breakdown locations, which ultimately, reduces our arrival times for these emergency calls.

Gen 2.0 was put into service in 2018 and has allowed us to see significant improvements in our roadside operations, including:



10%

reduction in average arrival times, over previous year, despite increased call volumes.



12%

improvement in Net Promoter Score for road service.



15%

increased utilization of trucks compared with the previous year.

Our world is changing, and we will continue to leverage technology to better serve and protect our Members. We are obsessed with Member safety and strive to make bad days good and good days better.

2018 SNAPSHOTS



79.8%

were satisfied with their Roadside Service. Members surveyed.



1,438,126

Number of Roadside Assistance calls dispatched.



35.5 Minutes

Average arrival time.



1,823

Number of Tow Truck operators.



1,662

Number of Tow Trucks.





Insurance

2018 HIGHLIGHTS

CAA Insurance Company changed the conversation around auto insurance in 2018.

In July, we launched CAA MyPace™, the first-of-its-kind, pay-as-you-go auto insurance to Ontario motorists.

CAA MyPace offers low-mileage drivers (who drive less than 9,000 kilometres annually) more choice and control. It puts consumers' needs first by allowing them to monitor their kilometres and manage their premiums.

As lifestyles change in our world, as people drive less and embrace the sharing economy, CAA MyPace is putting motorists in the driver's seat, providing a choice that fits their needs.



This innovative solution has proven to be successful: CAA MyPace was awarded the 2019 Insurance Canada Technology Award.

Since its launch, more drivers are trusting CAA Insurance with their policies and customers are asking for us by name.

Throughout 2018, we continued to expand our broker network to 58 partners across Canada. We strategically partner with brokers who are committed to our values. We will continue to increase our relationships with additional broker appointments to better serve customers across the country.

CAA Insurance Company also increased our offerings and support in Manitoba. In 2017, we began selling Auto Insurance, which is offered through the government and run by Manitoba Public Insurance. We now have four Autopac licenses and our brokerage partnerships in Manitoba continue to support Members with insurance options.

Our promise is to help people like you stay protected through unique products and options that satisfy many insurance needs.

Not only do we protect your homes, cars and property, we protect travellers and their loved ones wherever their travels may take them.

Orion Travel Insurance Company is powered by CAA Club Group and protects Canadian travellers globally.

In 2018, Orion became the new travel insurance underwriter for CAA Quebec, supporting Members in Quebec with their travel insurance needs. Orion Travel Insurance now has partnerships with eight CAA Clubs in the Federation and is proud to provide travel insurance underwriting services to Members across Canada.

2018 SNAPSHOTS



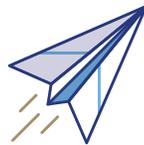
284,185

Number of families protected with CAA Insurance.



2,525

Number of CAA MyPace Policy holders.



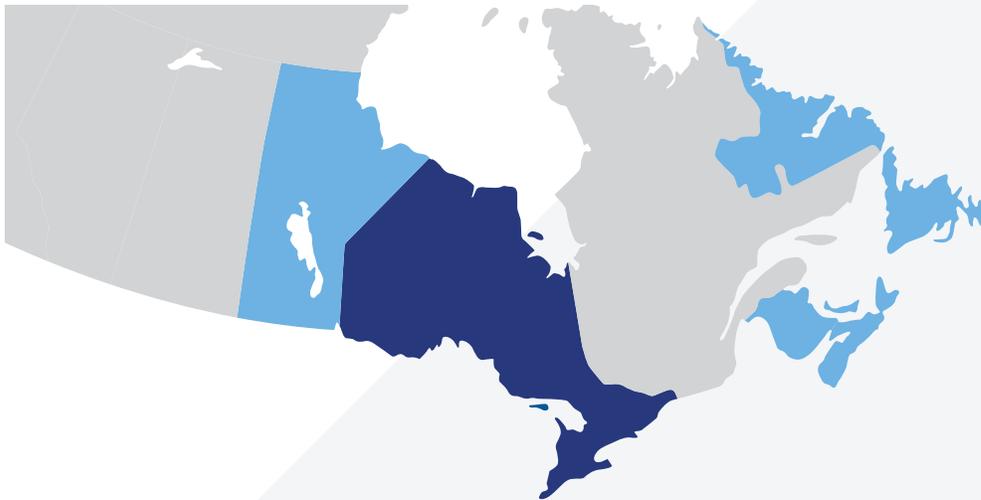
656,352

Number of Orion travellers protected.



15%

of new CAA Insurance Auto policy holders selected CAA MyPace.



5

Number of Independent Brokers in Manitoba with CAA Insurance.

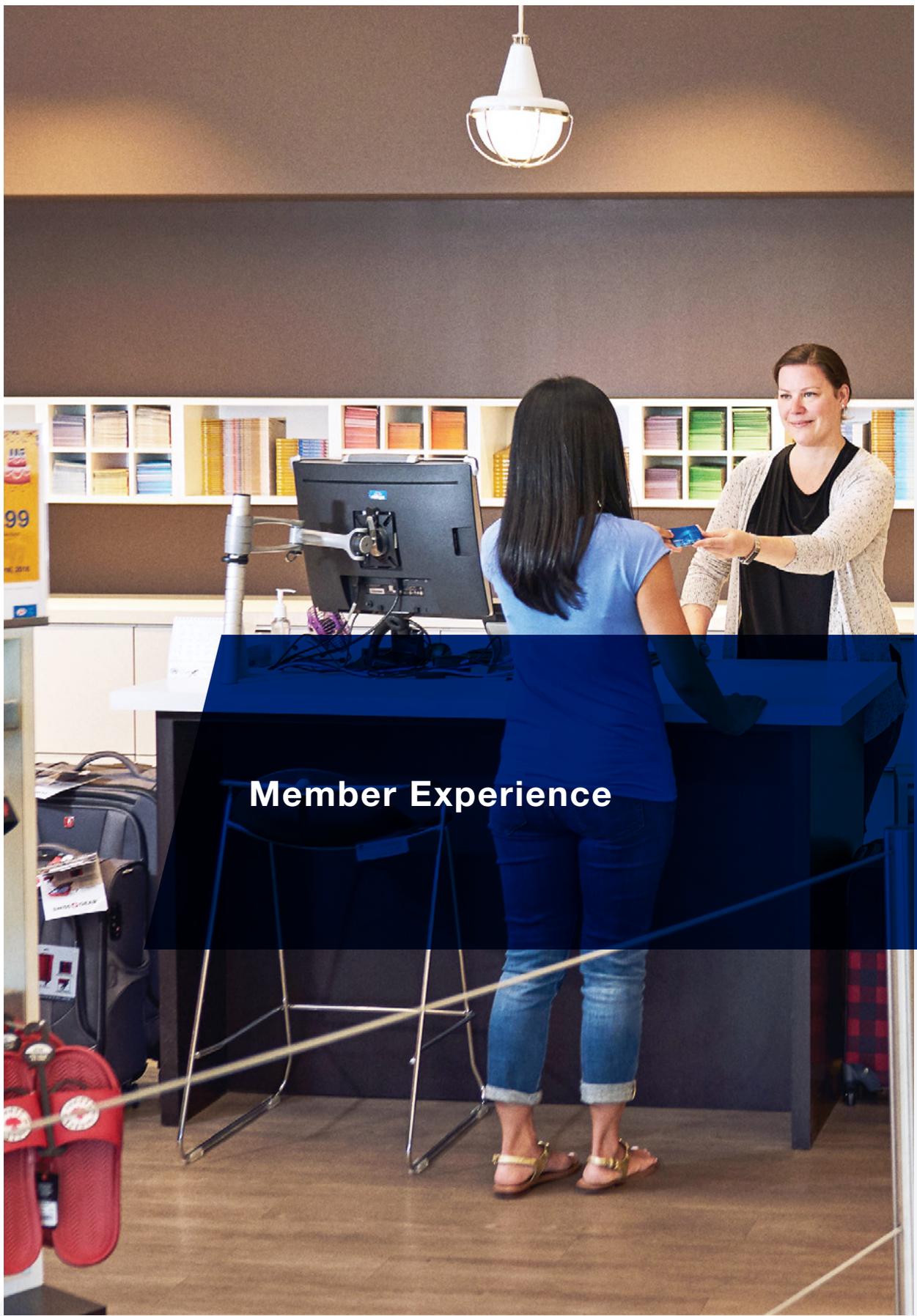
46

Number of Independent Brokers in Ontario with CAA Insurance.

5

Number of Independent Brokers in Atlantic with CAA Insurance.





Member Experience

2018 HIGHLIGHTS

In 2018, our Retail and Customer Experience teams focused on improving the interactions our Members have with our Associates, whether it is in one of our CAA Stores, with a tow operator at the side of the road, over the phone or online. We are always looking for ways to enhance our knowledge and offerings to ensure you are always looked after.

We created our improved Store concept with our communities in mind, inviting everyone to enjoy a space where all feel welcome and at-home. Over the next several years, our store renovations will continue in order to provide the best-in-class service you expect.

Our Members now have even more reasons to pull out their CAA card - beyond Roadside



Part of this experience is being tailored through four newly renovated locations in the Greater Toronto Area including Cobourg, The East Mall, Kingston and Stoney Creek. We also added a brand-new location in Vaughan. Combining technology and convenience, these new Stores feature a video wall for events, a community table, digital displays, free Wi-Fi and plenty of comfortable seating for customers.

Assistance. We now have over 25 new loyalty partners in Ontario and Manitoba, offering savings and rewards from some of Canada's top brands in retail and entertainment, such as: Sky Zone Maple Leaf Sports & Entertainment, and Yorkdale Shopping Centre.



Over 15 NEW loyalty partners added for Ontario Members:



Over 10 NEW loyalty partners added for Manitoba Members:

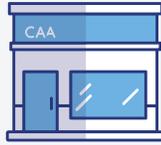


2018 **SNAPSHOTS**



4

Number of redesigned stores.



1

Number of brand new store locations.



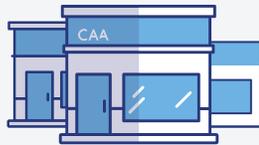
25

Number of new loyalty partners.



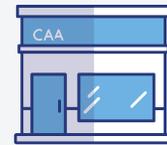
10-15%

increase in foot traffic year-over-year in renovated stores.



35

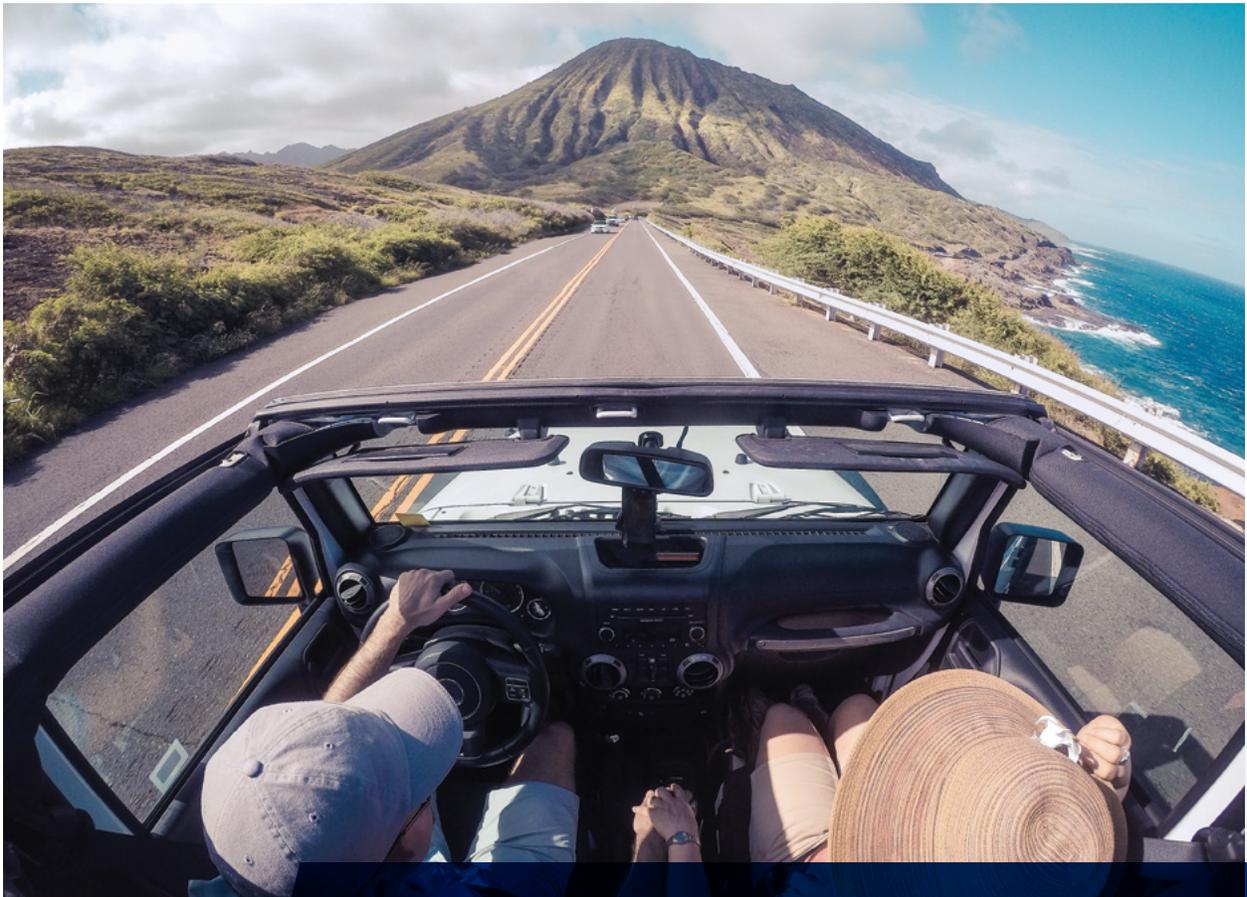
Number of Ontario stores.



3

Number of Manitoba stores.





Travel



2018 HIGHLIGHTS

Our Travel teams were also busy making days better for Members in 2018. We offered 1,151 Ontario Members exclusive packages, called Extraordinary Explorations®, which provide unique small group travel experiences to such places as Alaska, the British Isles and Newfoundland.

CAA Travel also curated a Member Travel Benefit guidebook, CAA Vacations®, which lists all the well-known travel companies that offer exclusive CAA Benefits or Special Amenities. Members can find opportunities like early onboarding for cruises and excursion vouchers

while travelling. Last year, 1,095 Members took advantage of these exclusive benefits.

Our Manitoba team hosted successful Travel Expos, in Winnipeg and Brandon, and saw an increased attendance with 1,800 guests and 40 suppliers.

We continue to invest in technology that will make booking travel easier and provide even more value to our Members.



Extraordinary
Explorations®



Advocacy and Community

2018 HIGHLIGHTS

CAA has been advocating on behalf of its Members since 1903. Our organization established itself as a strong voice, ensuring connected and safe communities for the travelling public.

Today, we stay true to our roots and ensure that in-house experts share information with governments and stakeholders on key issues, while keeping Members engaged about the matters that impact them.

Government Relations

In 2018, our Government Relations team met regularly with provincial and municipal officials and industry stakeholders to discuss key issues,

Road Safety

Here are some highlights from our work on road safety in 2018:

- We launched the CAA Towing Bill of Rights, a reference guide for motorists to use when needing a tow. The bill's eight points are based on Ontario laws and aim to put the power and knowledge back in the hands of consumers and to reduce tow fraud.
- In advance of legalized recreational cannabis in October, we released a series of videos and materials focused on education and awareness. The campaign was based on our research and collaboration with subject matter experts in Canada.



including consumer protection and towing regulations in Ontario, and school zone safety, distracted driving and pedestrian matters. Our major advocacy focus involved informing government and the public on road safety considerations ahead of cannabis legalization.

In Manitoba, we asked civic council candidates about their infrastructure priorities during the Manitoba municipal election to create an election resource webpage. Thousands of Members viewed the webpage for information before casting a vote.

- We launched the Dutch Reach campaign, providing drivers and passengers a new way to watch for cyclists and prevent opening car doors in the path of oncoming cyclists.
- We partnered with Bike Winnipeg and Probe Research to produce a series of surveys around cycling. The results revealed that Winnipeggers have an appetite to cycle more often, if infrastructure conditions were better.



CAA Worst Roads

The CAA Worst Roads campaign asks drivers, cyclists and pedestrians to identify the roads they think are in the most need of improvement in their communities or on their travels. In its 15th year, the campaign saw almost 15,000 Ontarians, nominating over 3,500 roads.

In Manitoba, the 2018 campaign marked seven years of public engagement by the Club. Road users nominated nearly 700 roads around the province.

We use the results to engage with politicians and decision-makers in government to make positive change and push for infrastructure funding and improvements to support Ontario and Manitoba road users.



School Zone Safety

Our CAA School Safety Patrol® program has over 26,000 student patrollers in Ontario and Manitoba.

These patrollers devote their time to help their peers stay safe in school zones and on school buses each day. This program develops and nurtures student leaders; and our Associates work closely with local police services and other stakeholders in both provinces to deliver the top-notch safety program.

Slowing down in school zones is key to keeping students safe, and we partner with schools and stakeholders to encourage road safety outside and inside the classroom.

In Manitoba, we conducted back-to-school safety assessments, reporting on dangerous behaviours. In Ontario, there was an increased use of the CAA Ontario Road Safety Resource, offering free, curriculum-based resources for teachers from Kindergarten to Grade 12.



2018 **SNAPSHOTS**



75%

of people said potholes and crumbling pavement were the reason they nominated a road as Ontario's worst.



60%

of people polled by Ipsos support investments in public education campaigns around safe driving.



205,800

Number of Ontario drivers polled by Ipsos consumed alcohol and cannabis before driving in the past three months and before legalization, showing the prevalence of "poly-users."



14,000+

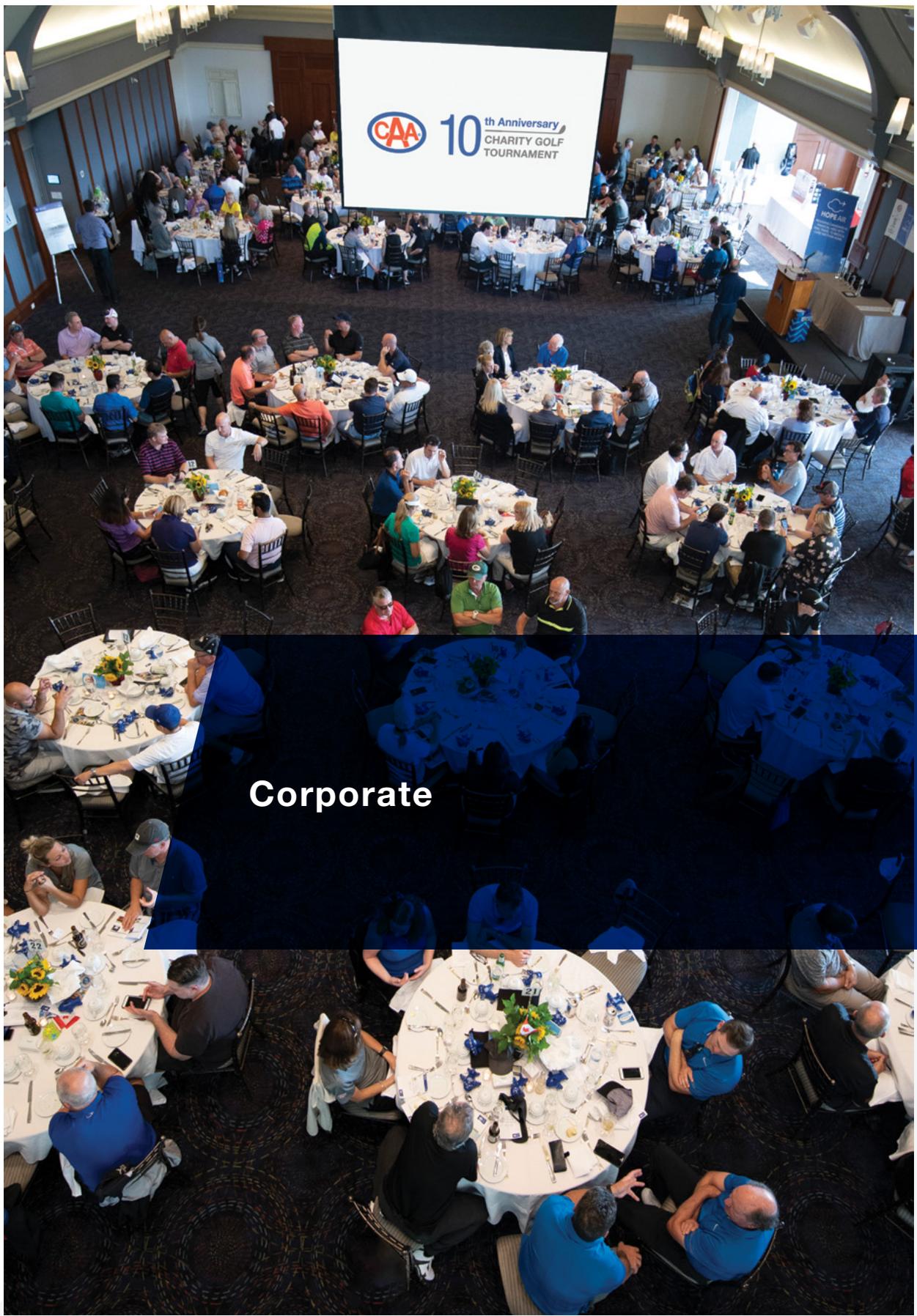
CAA School Safety Patrolters were recognized at CAA special events and received custom gifts for keeping their peers safe.



#1

concern among cyclists and motorists polled by Probe Research is safely passing each other on the road.





Corporate

2018 HIGHLIGHTS

Our promise is making bad days good and good days better. We strive every day to surprise and delight our Members in every interaction they have with us.

It was Members like you that made us the Most Trusted Brand in Canada.

In May 2018, the University of Victoria's Gustavson School of Business released its annual listing of trusted brands in Canada, and CAA was at the top.

We are grateful that Canadians view CAA as a company that provides good products, value for their money and excellent customer service.

As an organization, we proudly support our communities and causes that align with our values. Through our 10th annual CAA Charity Golf Tournament, we raised \$172,683 for Hope Air, our corporate charity. We support Hope Air's mission to provide free flights for financially disadvantaged Canadians, getting them to the healthcare they need when local medical options are not viable.

Over the years, we've raised over \$1 million dollars in total for our corporate charities.

Our Manitoba team is a longtime supporter of Operation Red Nose (ORN), the designated



In May 2018, the University of Victoria's Gustavson School of Business released its annual listing of trusted brands in Canada, and CAA was at the top.

We could not be the Most Trusted Brand in Canada if it weren't for our Associates. CAA Club Group continued to show why it is a preferred destination for employees across the Greater Toronto Area (GTA). We were named as one of the GTA's Top 100 Employers by The Globe and Mail for the 10th straight year. CAA Club Group was also a finalist for HR Communication Strategy at the Canadian HR Awards.

driver charity that gets clients and their vehicles home safely from holiday celebrations. In 2018, after the charity's sponsor pulled out, ORN did not have enough cellphones to continue their program. The fleet team generously donated 59 of their used devices to ensure operations continued.

2018 SNAPSHOTS



CHARITY GOLF
TOURNAMENT

\$172,683
raised at the annual
CAA Golf Tournament
in support of Hope Air.



\$16,000+
donated to local
charities through our
Casual Charity Weeks.



\$100,000
donation to our
corporate charity,
Hope Air.

Awards won:





Associates from all areas of our business take part in our annual corporate Dragon Boat team.



Our partnership with Mirvish Productions gives CAA Members the chance to get exclusive perks and prizes at the CAA Theatre.

CAA SOCIAL RESPONSIBILITY – OUR FOUR PILLARS

As Canada's largest CAA Club, we have always strived to be a leader in social responsibility amongst the CAA Federation and within our industry. Our commitment to uphold ourselves to the highest ethical standard drives everything we do and is reflected within these four distinct pillars:



01 ENVIRONMENT.

We strive for a more sustainable business model by constantly challenging ourselves to reduce our environmental footprint. We are conscious of our impact on the planet and continually work to sustain the places we live for ourselves and future generations.



03 COMMUNITY.

CAA Club Group recognizes that we are part of a greater community, and as such, we aim to give back and cultivate strong relationships in the communities where our Associates and Members live, work and play.



02 MARKET PLACE.

As we come face to face with you, our Members, our commitment is to provide options and products that are eco-friendly and services that are convenient and accessible.



04 ASSOCIATES.

Our Associates thrive in a workplace that is respectful, safe and engaging. We aim to develop an organization that is both socially responsible and nurturing for our Associates to meet the needs of our Members.

CAA SOCIAL RESPONSIBILITY – KEY PERFORMANCE INDICATORS

Our Facilities & Corporate Services' primary focus was to reduce wastage and energy consumption.

- Ongoing reduction of our carbon footprint through the enablement of approximately 50 additional work-from-home Associates across Ontario and Manitoba.
- Replaced 14 aged HVAC fan coil units at 60 Commerce Valley Drive East (60 CVDE) as part of a systematic, multi-year program for interior building HVAC equipment renewal, aimed at replacing old units with new, energy-efficient ones that reduce maintenance and operating costs, while increasing occupant comfort.
- Continued to configure and update the Enterprise Building Integration (building automation system) at 60 CVDE as part of the systematic plan to take full advantage of the product's capabilities towards operating the building in an increasingly energy efficient and cost-effective manner. This included the implementation of timer schedules for the summer and winter seasons, time-of-day climate control strategies, as well as the start of a program to systematically retrofit the building's heating controls into 2019 (as part of moving to Level 2 building automation controls).
- Replaced 60 CVDE parking lot lighting with light emitting diodes (LED) fixtures, with an expected reduction of a minimum of 25% energy savings.
- Installed window films on the south-facing windows at 60 CVDE to reduce glare and improve climate control, as well as save energy with the additional 3M window film insulation. Windows in other parts of the building will also be similarly outfitted in 2019.
- Target to complete the 60 CVDE Backup Generator Replacement Project by November 2019. The replacement with a higher-efficiency unit (with the same power output) will not only reduce energy consumption and maintenance needs/costs but will also be more reliable in extreme cold weather.
- In Winnipeg, the sale of the Brandon Fleet Centre was completed at the end of the year, as part of the real estate portfolio evaluation and consolidation effort.



Investment and engagement aimed at making our communities safer.

- Over \$16,000 was donated through our 2018 Associate Charity Casual Weeks to our Associate chosen charities: SickKids Foundation, the Canadian Cancer Society and the Ontario SPCA.
- We donated \$100,000 to Hope Air. We helped over 1,500 people from areas such as Sault Ste Marie, Timmins and Sudbury travel for specialized medical care to places like SickKids, Princess Margaret and the Ottawa Hospital. Without Hope Air, those who needed care would've cancelled or postponed their critical care appointment, travelled by car or bus or borrowed money to purchase their own flight. CAA and Hope Air continue to make a huge difference in people's lives.
- CAA Worst Roads celebrated its 15th anniversary in 2018. Over 3,500 Ontario roads were nominated by drivers, cyclists and pedestrians across our communities. Hamilton's Burlington Street East was voted as Ontario's Worst Road for 2018. In Manitoba, nearly 700 roads were nominated. Empress Street in Winnipeg was voted Manitoba's Worst Road for 2018.
- Over 2,000 articles were published by journalists mentioning our advocacy efforts, helping to spread the word about road safety and other issues.
- Over 39,000 Watch For Bikes decals were handed out by CAA and stakeholders, encouraging drivers to be mindful of cyclists.
- In partnership with the Share The Road Cycling Coalition, we launched the Dutch Reach campaign, teaching drivers and passengers a new way to watch for cyclists before opening car doors.
- We launched a #DontDriveHigh multi-media campaign, focusing on the impact of cannabis on driving. Additionally, over 30 million people read news stories about CAA's research into the dangers of driving high and identified significant concerns about Ontario drivers who get behind the wheel after consuming cannabis.
- Over 110 government officials signed a Towing Bill of Rights pledge agreeing that rules for towing should be consistent across the province, and 160 tow truck drivers took a pledge to promote safety in the industry. Across our communities, 20,000 postcards were distributed to Members and the public reminding them of their rights when in need of a tow truck.
- In honour of Earth Day, for the second annual community clean up, close to 30 School Safety Patrollers from Winnipeg's Clifton School joined us along with neighboring businesses to beautify Omand's Creek, a provincial waterway across from a CAA store. Over 50 bags of refuse were collected in one hour, making a significant difference in the environment and neighbourhood.



We strive to create and sustain a culture of wellness for our Associates.

- Over 4,000 participants attended our office stretch breaks, which increase productivity and overall energy levels. We have seen an increased number of participants year over year.
- We held eight workplace wellness challenges that engaged Associates on our four wellness pillars: Safety, Physical, Financial, and Mental Health.
- Our head office offers four wellness classes per week through our onsite wellness consultant with over 380 participants in 2018.
- Our annual Wellness Fair connected Associates with wellness representatives to learn about how wellness can help everyone stay safe and healthy.
- We had a 14% decrease in sick days by implementing wellness programs that focus on meditation and mindfulness.
- Through our training programs, education and communication we have decreased the number of workplace accidents year over year.
- To encourage financial wellness, we integrated financial literacy into CCG's overall wellness strategy and programs to better equip employees to navigate the four career cycles: Early Career Years, Career Building Years, Pre-Retirement Years, and Post-Retirement years.

CORPORATE GOVERNANCE

Board of directors' names and message

The Board and the Management team of CAA Club Group is committed to a high standard of corporate governance. The mandate of the Board of Directors is to govern the organization on behalf of its Members to ensure continued financial viability, a commitment to CAA Club Group's constitution and the fulfillment of its mission/vision. Through its Committees, and as a whole, the Board acts as a cohesive team with shared responsibilities which are clearly defined and understood by all Directors. The Board also periodically assesses its own effectiveness, the performance of the board committees and the contribution of individual Directors.



Marianne Bridge



Amy Bryson



Reta Coburn



Rehana Doobay



William Graham



Paul Jacuzzi



Sheila Kingston



Bill Ladyman



Janet Lafortune



Don Main



Heather Reichert



Anthony Salerno



Ethel J. Taylor

For more information about the Board of Directors, including biographies on each member, please visit caasco.com/About-Us/Corporate-Information.



Making bad days good. And good days better.®



Insurance
Travel
Roadside
Rewards

Visit your local **CAA Store** | **1-800-268-3750** | **caasco.com**