



2025

ANNUAL
REPORT



PROTECTING WHAT MATTERS

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Protecting What Matters

For more than a century, CAA has been a trusted partner to its Members—delivering confidence through service, advocacy and care. Rooted in community and shaped by responsibility, we have continued to evolve alongside the people we serve, adapting to changing needs while remaining grounded in what matters most.

In 2025, that commitment reached a defining milestone: **more than one million families protected.** This achievement represents far more than growth—it reflects a million stories, a million moments, and a million lives made better through trust, reliability and care. From every claim handled with empathy to every conversation guided by integrity, protecting what matters has remained at the heart of everything we do.

At CAA Club Group of Companies, protecting what matters extends beyond individual moments to long-term impact. Our approach to sustainability is embedded across our operations and reflected in the decisions we make, the partnerships we build and the solutions we advance. This responsibility is guided by 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 illustrate how these pillars come to life in meaningful ways 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 our Members. It also includes CAA Insurance Company, a national property and casualty insurer; 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, while Echelon Insurance products are distributed through an extensive network of brokers across Canada.

CCG is part of the Canadian Automobile Association (CAA), a federation of eight independent Clubs serving more than six million Members nationwide.

As we move forward, our focus remains clear: to protect what matters most—people, families, communities and our shared future so we continue to create a lasting, positive impact, today and for generations to come.



Message from the President and CEO and Board Chair

For more than a century, CAA Club Group has been a trusted partner to its Members, protecting what matters through service, advocacy and care. Rooted in community and shaped by responsibility, we have evolved alongside the people we serve, adapting to changing needs while remaining grounded in what matters most—the people who put their trust in us, each and every day.

Our commitment to being a steady, trusted partner continues to guide us as we navigate a dynamic global environment. In 2025, economic and geopolitical pressures shaped the landscape for Canadians and their families, reinforcing the importance of stability, trust and connection. Through it all, our responsibility remains clear: to support our Members with confidence and to foster a strong, inclusive organization for our Associates. When our people feel supported, valued and connected, they can focus on caring for themselves, their families and the Members who rely on us.

In 2025, we marked an important moment in CCG's journey—surpassing one million families protected. This milestone is not defined by scale alone, but by impact. It represents the trust Members place in us during pivotal moments in their lives, and the care our teams bring to every interaction. Each decision made, each claim supported and each conversation held reflects our enduring promise to show up with empathy, reliability and integrity.

Over the past year, we've made significant strides in our Million Little Things climate action journey—an initiative that reinforces our core values of leading by example, being care-driven, innovative and collaborative. Construction on CCG's Jaunt Forest began after a tree-planting dedication ceremony was held in September. Jaunt Forest, an urban forest featuring walking trails and native plant species that support habitat regeneration and pollination, will transform the unused field behind CCG's Thornhill offices into a lasting green space benefiting Associates, the community and the planet for generations to come.

Throughout the year, we continued to listen closely and respond with intention. We strengthened connections with Associates and Members, invested in learning and innovation, and focused on delivering safety, value and convenience at every touchpoint. Whether supporting families on the road, safeguarding their homes, enabling meaningful travel or contributing to stronger communities, our actions were guided by a shared belief: that protecting what matters means looking out for one another, always.

Advocacy remained central to our work. Member safety continues to shape our priorities and our engagement with government and industry partners. We advanced efforts to improve roadside safety; made progress toward long-term solutions to combat auto theft; and supported Members by delivering clear communication and trusted advice. These efforts reflect our enduring commitment to safety, affordability and trust.

Together, these accomplishments reflect an organization that understands its responsibility and embraces its role as a trusted advocate and partner. On behalf of our Associates, the CCG leadership team and the Board of Directors, thank you for your continued trust. We are proud of what we have built and will continue protecting what matters most—today, tomorrow and in the future.

Jay Woo

President and CEO, CAA Club Group

Marriane Bridge

Chair of the Board, CAA Club Group

Snapshot

Insurance

1,063,413

Families Protected

873,615

Orion Travel Insurance –
Number of Lives Protected



3.7%

Growth Rate for
Echelon Insurance

18%

Growth Rate for
CAA Insurance

465

Number of
Echelon Brokers



CAA Insurance: Advocacy, Protection and Progress

CAA Insurance continued to strengthen its role as a trusted advocate for Canadian drivers—combining policy leadership, product innovation and digital modernization to protect Members through a rapidly evolving risk landscape while empowering Members with choice, clarity and confidence.

Modernizing Claims Through Digital Innovation

CAA Insurance advanced its digital claims strategy by strengthening the First Notice of Loss process across both digital and assisted intake. New transcription and summarization tools reduced administrative effort for adjusters, while enhancements to the customer portal and streamlined digital claim initiation improved transparency for Members and brokers and reduced reliance on calls. This approach is firmly grounded in consumer choice, ensuring Members can connect with us in the ways that best suit their individual preferences.

Delivering Faster, More Secure Payments

The expansion of Electronic Funds Transfer (EFT) marked a key milestone in 2025. By transitioning from mailed cheques to direct bank deposits, CAA Insurance delivered faster, more secure payments—particularly during the Canada Post disruption. More than 5,200 EFT portal accounts were created, reducing paper use, lowering costs and improving financial security when claimants needed support.

Innovation That Anticipates Risk

Innovation extended beyond claims. CAA MyPace® continued to lead the market as Canada's first and only mileage based auto insurance program, with over 60% of new business driven by organic growth. In parallel, we are advancing innovation through an internal pilot program that integrates Gen 2 technology with telematics to predict battery breakdowns before they happen. This initiative is designed to proactively alert Members to potential battery issues, such as the need for a boost or replacement, before they experience an

emergency roadside event. By combining predictive analytics with our roadside service capabilities, we are enhancing Member safety and delivering on our promise to be there when it matters most.

Preparing Members for Auto Reform

As Ontario auto insurance reforms approach on July 1, 2026, implementation and consumer education became critical priorities in 2025. While drivers can retain their existing coverage, the reforms introduce increased choice when making an informed decision is more important than ever. Consumers are encouraged to consult a broker or agent before making any changes to their coverage to help ensure they remain properly protected. CCG is committed to supporting Members as they navigate these changes by providing clear communication, tools (including an online hub), and trusted advice to help them make informed coverage decisions to best suit their needs. CAA Insurance has been actively participating in the process by advocating for drivers leading up to the reforms taking effect.

Tackling Auto Theft Through Advocacy and Action

Auto theft continued to escalate across Ontario in 2025, with Équité Association reporting that claim costs reached approximately \$900 million. Beyond property loss, vehicle theft presents serious safety risks, emotional impacts and growing affordability concerns for drivers. CAA Insurance remained focused on protecting Members through proactive public education, targeted policy enhancements and incentives for anti theft devices. At the same time, we advanced advocacy efforts calling for long overdue updates to federal vehicle safety regulations—standards that have not been meaningfully revised since 2007.

Advocacy efforts extended internationally, including participation in a global Interpol summit, reinforcing the need for modern security requirements to address the root causes of theft.

Building Resilience Through Sustainability

As climate change increases the frequency and severity of natural disasters across Canada, building resilience has become essential to protecting policyholders and ensuring long-term sustainability. CAA Insurance advanced predictive analytics to shift from reactive to proactive risk management, providing Members with timely, actionable insights that help reduce exposure to catastrophic losses and strengthen preparedness. Underwriting guidelines were expanded to better support renewable energy technologies such as solar panels and wind turbines. In addition, continued investment in digital fulfillment and operational efficiencies also reduced reliance on paper and lowered our environmental footprint—advancing sustainability while enhancing the customer experience.

Protecting What Matters

Throughout 2025, CAA Insurance remained focused on delivering meaningful outcomes for Members through advocacy, innovation and disciplined execution. As industry expectations continue to rise, we remain committed to protecting what matters most, while evolving alongside the needs of Canadian drivers.

Echelon

In a complex and evolving market, Echelon Insurance continued to deliver for our Brokers and their Specialty customers while strengthening its presence across key commercial industry segments.

Echelon received an upgraded A- (Excellent) AM Best Financial Strength and Long-Term Issuer Credit Rating, reflecting the organization's financial strength and stability that's helping to reinforce trust and confidence among Brokers and customers. It also enhances Echelon's ability to support larger and more complex commercial risks, further strengthening its position in the Canadian commercial insurance market and ensuring long-term resiliency.

In 2025, Echelon protected over 20,000 commercial businesses across commercial property and liability, commercial auto, and long-haul trucking, as well as over 130,000 in program business. At the same time, over 118,000 personal line customers were protected across motorcycles, personal property and programs, recreational vehicles and specialty auto.

Echelon's ongoing growth was fueled by its consistent key strategies. The organization continued to invest in technology modernization and its claims internalization strategy, two foundational priorities that are strengthening Echelon's resiliency and improving the service and experience it provides. Since 2023, Echelon's collective strategies have led to a 91% rise in positive feedback from customers.

2025 marked the launch of an innovative policy system for Echelon's commercial property and casualty business, setting the foundation for continued expansion and product development to protect more commercial property businesses. In response to evolving risks and customer needs, Echelon advanced its telematics and usage-based insurance capabilities through targeted, practical use-cases, and launched new products that support sustainability and resiliency, allowing customers to build back with sustainable materials following a covered loss.

Further reinforcing this commitment to sustainability, Echelon's claims team now partners with vendors that prioritize sustainable practices, helping to reduce environmental impact without compromising service.

Together, these advancements underscore Echelon's commitment to safeguarding Canadian businesses. By prioritizing stability, embracing innovation, elevating service and providing reliable coverage, Echelon ensures that businesses across Canada receive trusted protection—both now and in the years to come.



Orion Travel Insurance

Leading Protection in a Changing Travel Landscape

In 2025, Orion Insurance continued to set the standard for protection, care and trust, and outperformed the market through superior protection, a modern customer experience, and a relentless focus on traveller safety.

As travel patterns evolved, Orion protected Members and Canadian travellers through seamless digital experiences and a legacy of trusted coverage. Strong demand from Members reinforced Orion's ability to ease traveller uncertainty through enhanced value, protection and a market-leading claims experience.

Orion's Cancel for Any Reason (CFAR) and exclusive Interrupt for Any Reason (IFAR) coverage continued to differentiate the protection in 2025. Independently benchmarked as market-leading, these flexible options empowered travellers to adapt their plans while reflecting the realities of modern travel and reinforcing Orion's leadership in protecting what matters.



Growing Reach, Reducing Impact

A defining achievement in 2025 was the delivery of a fully modernized, customer centric claims and assistance experience. This marked a significant step forward in Orion's claims evolution. With the modern traveller in mind, expanded digital and virtual interaction options allowed travellers to connect in the way that works best for them. Through an omni-channel experience, supported by faster claim settlement and digital payments, Orion continued its legacy of delivering best-in-class claims and assistance in Canada.

As part of its ongoing sustainability efforts, Orion reduced printed policy materials by more than 25%, nearly halving paper use over two years. Orion also introduced digital wallet cards and enhanced online documentation, which reduced environmental impact and insured that travellers had instant access to proof of insurance—anytime, anywhere.

From a distribution standpoint, Orion's employee benefits channel continued to build momentum, driven by growing employer demand for meaningful travel coverage. This expanding reach advances Orion's long-term ambition to protect more Canadians wherever life takes them.

Guided by care, innovation and safety, Orion remains focused on delivering protection that adapts to a changing travel environment—giving travellers the confidence to take on the world, knowing that Orion will take care of the rest.

CCG Advisory Services

Innovating for Life's Milestones

As Members continue to seek trusted guidance through complex financial decisions, CCG Advisory Services focused on expanding access to protection, planning and advice that supports every stage of life. In 2025, the team advanced a flexible, choice-driven approach, combining digital convenience with personalized expertise to meet Members where they are, with confidence and care.

The team delivered value through a dual model offering: a streamlined digital platform for CAA branded insurance products, alongside a dedicated team of licensed advisors providing customized insurance and estate planning solutions from leading insurers across Canada. Together, these channels ensured Members benefit from both simplicity and choice, supported by trusted advice.

Expanding Access to Protection and Planning

Two key advancements shaped the year. The launch of a new CAA branded personal accident insurance product introduced one of the most comprehensive offerings of its kind in Canada. Designed to go beyond financial coverage, the product supports families through recovery and transition, helping maintain stability, care for loved ones, and manage day-to-day life following an unexpected event.

The team also strengthened its estate planning offering, expanding access to digital wills, powers of attorney, and additional services that help protect assets and reduce the burden placed on loved ones and executors. Together, these solutions reflect a holistic approach to protection, one that considers both immediate needs and long-term family well-being. Digital delivery remained a priority, replacing previously manual processes with secure online platforms that improve accessibility, reduce paper use and create a scalable foundation for future services.

Protecting Generations

At the core of CCG Advisory Services' approach is a belief that protection extends beyond individuals to families, legacies and future generations. Members seek these solutions not only for themselves, but to care for children, spouses, extended family and the causes they support.

As Member needs and values continue to evolve, CCG Advisory Services remains committed to innovation, delivering protection and planning solutions that help safeguard what matters most, today and for generations to come.



Snapshot

Membership and Emergency Roadside Services

105,071

SCO Tire Changes

11,166

MB Tire Changes

116,237

Total Tire Changes



51,886

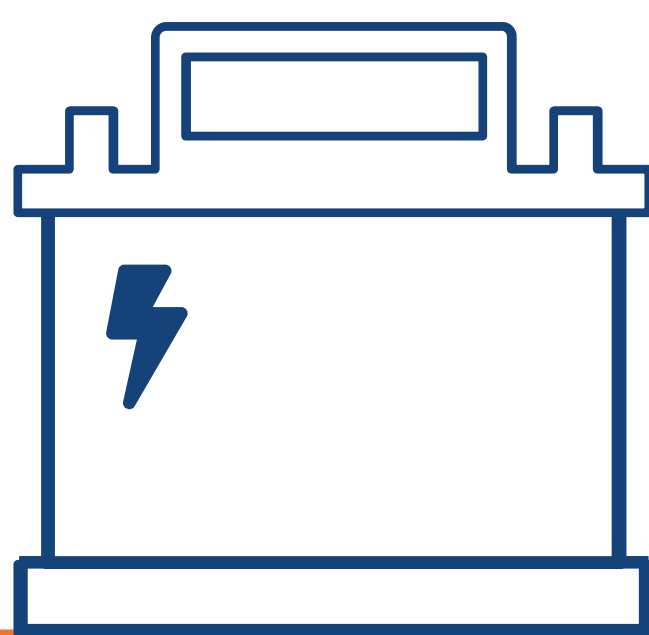
SCO Battery Replacements

4,610

MB Battery Replacements

56,496

Total Battery Replacements



1,332,861

SCO Rescues

11,093

MB Rescues

1,448,954

Total Rescues

81

Net Promoter Score

4.15%

SCO Membership Growth

2.37%

MB Membership Growth

4.00%

Total Membership Growth

90.2%

2025 Renewal Rate

2,602,569

SCO Members

239,990

MB Members

2,842,559

Total Members

4,883,919

HAAS Alerts Total

Membership and Emergency Roadside Services

Protecting What Matters for Members, Every Day

At CAA, protecting what matters for Members means evolving alongside them—anticipating needs, strengthening safety, and delivering value. In 2025, our teams remained focused on three priorities central to the Member experience: safety and protection, everyday value, and environmental responsibility.

This focus, supported by disciplined investment in operational readiness and service excellence, contributed to strong membership momentum. In 2025, memberships grew by 4%, marking the strongest growth rate since 2018 — reinforcing the trust Members place in us to be there when they need us most.

Safety First Roadside Service

As roadside demand increased and incidents grew more complex, our priority remained clear: ensure Members feel protected, informed, and cared for from first contact through resolution.

In 2025, we strengthened oversight to improve how high risk situations are assessed and managed, supporting faster decision making and enhanced safety for both Members and service providers. Digital enhancements further improved access to help, including the launch of an SMS-based Roadside Service Online (RSO) diverter. Adoption increased by nearly 50% year over year, enabling more than 16,000 additional Members to access self-serve options, reducing wait times and keeping agents focused on priority and complex calls. Targeted dispatch system enhancements also improved responsiveness, particularly during peak demand and severe weather, when minutes matter most.

Building Operational Resilience

In 2025, CAA completed its first migration to SAP S/4HANA, modernizing core systems across Club and Automotive operations and strengthening long-term scalability and resilience. Operational readiness was a central focus. A number of Associates participated in user acceptance testing, completing over 2,000 test cases, alongside coordinated training, communications and frontline support planning. While largely invisible to Members, this foundational work enables more reliable service delivery and positions the organization to continue innovating responsibly as Member needs evolve.

Delivering Everyday Value

Delivering value to Members remained a priority in a challenging economic environment. Battery replacement continued to stand out as one of CAA's most valued services, with nearly 60,000 batteries sold in 2025 – the highest level to date. Targeted investments in training, testing accuracy and data quality drove meaningful improvements in service consistency and Member confidence at the roadside.

Maple virtual health care also continues to resonate with Members seeking fast, convenient care. In its fourth year as a Member benefit, Maple had close to 60,000 new Members register, representing an increase of 30% compared to last year. Feedback remains overwhelmingly positive, with many Members expressing strong agreement that Maple increases the value of their CAA Membership.

Beyond emergencies, teams simplified everyday interactions through expanded e-billing adoption, improved outbound engagement, and strengthened support for automatic membership renewal. In Manitoba retail alone, two-thirds of our Members are now set up on automatic renewal for their membership, ensuring that they are continuously protected.



Member engagement in loyalty benefits increased **14.8% in 2025**, delivering Members total savings of **\$41.8 million**

Caring for Members and the Environment

Protecting what matters also means caring for the world our Members live in. In 2025, teams advanced environmental responsibility through practical, operational initiatives. Fleet idling reductions alone lowered monthly idling time for key tow vehicles by more than 40%, reducing emissions, improving fuel efficiency and lowering operating costs. Additional efforts, including increased e-billing adoption and optimized technology usage, reinforced a shared commitment to sustainability.

Whether at the roadside, behind the scenes, or through everyday Member interactions, our work in 2025 reinforced CAA's role as a trusted partner in Members' lives. By strengthening operational readiness, improving resilience, and keeping safety and care at the centre of every decision, we continue to protect what matters—today and for the road ahead.

Membership Marketing: Moments That Matter

In 2025, our organization delivered the strongest membership acquisition, retention and overall growth seen in many years—reflecting growing recognition of the everyday value, care and confidence that membership provides.

Throughout the year, marketing maintained a steady, purposeful presence across owned, earned and paid channels, with a deliberate focus on relevance in an increasingly complex and volatile environment. Rather than amplifying noise, campaigns were designed to meet Members where they are, acknowledging economic pressures, changing travel patterns and shifting social sentiment, while reinforcing how CAA supports Members in practical, meaningful ways. This approach extended beyond roadside assistance to highlight the breadth of everyday value available through membership.

Environmental responsibility continued to guide decisions in 2025. CAA ended a decades-long reliance on largescale direct mail acquisition tactics, replacing them with more targeted, data-driven digital approaches – reducing paper usage while improving campaign effectiveness and relevance.

Strengthening Engagement Through Content, Campaigns and Value

The “Good to Know” campaign remained a priority, focused on ensuring Members fully understand and appreciate the value of their CAA Membership. Through a steady presence across social media and owned channels, the campaign demonstrated strong engagement and reinforced awareness of how CAA supports Members every day.

Seasonal messaging also played an important role. The Winter Preparedness campaign highlighted CAA's trusted services and expert advice across Membership, Automotive Services, Retail and Travel. A contest element increased interaction, while a social campaign was effective in driving reach and engagement.

The CAA Digital Magazine continued to build strong momentum following its launch earlier in the year. With over 200,000 visitors, Members were most engaged with seasonal advice, travel inspiration, lifestyle content and automotive guidance—reflecting a content mix that aligned closely with Member interests and everyday needs. The transition to a fully digital magazine delivered significant reductions in paper, print production and postage.

In late 2025, CAA launched the National Gift Card Program, introducing a new way for Members to earn value on everyday purchases, including groceries, fast food and other essential categories. The program allows Members to earn 5% back in CAA Dollars® on spending they are already doing—extending the relevance of membership into daily life.

By reinforcing everyday value, supporting informed decision making, and aligning messaging with real world needs, marketing continues to strengthen the emotional connection between Members and the CAA brand.

Travel and Retail

CCG's Travel and Retail teams continued to adapt to a changing landscape while being focused on protecting what matters most: our Associates and our Members. Through sustainability initiatives, investment in people and technology, and a continued commitment to care-driven service, we strengthened the Member experience and reflected a forward-thinking, people-first approach to service.

Investing in People Through the Travel Academy

Talent development remained a cornerstone of CCG's travel strategy. The Travel Academy, a custom eight-week program blending classroom learning, job shadowing and on-the-job training, continued to play a key role in building industry capability, and equipping Associates with the knowledge, systems training and confidence to deliver excellent service.

In 2025, the Travel Academy onboarded new Travel Call Centre Associates and Retail staff, strengthening frontline capacity and supporting consistent, knowledgeable service across channels. This continued investment reflects CCG's belief that exceptional Member experiences begin with well supported, well trained Associates.

Technology That Supports Associates and Members

CCG continued to advance the use of automation and digital tools to improve efficiency, compliance and safety.

A key enhancement was the launch of RiTA, an internal support bot that allows Associates to quickly access standard operating procedures, product details and travel advisories in real time which reduces the need for escalations and enables faster, more confident Member support.

A new disclosure builder was introduced to ensure required disclosures are presented clearly and consistently based on each Member's policy and responses. This tool strengthens compliance while supporting transparent, informed conversations. And, behind the scenes, our Travel Operations team collaborated with internal partners to implement automated reporting tools that identify booking and commission discrepancies earlier in the process, protecting accuracy, reducing rework, and supporting both Associates and the business.

Elevating Retail Through Practical Sustainability

Retail and Merchandise teams took meaningful steps toward more sustainable operations—balancing environmental responsibility with Member preferences.

A map depletion model was introduced to better align purchasing with demand. While many Members have shifted to digital navigation tools, physical maps and TripTiks® remain important for others. By modelling usage more precisely, teams reduced unnecessary paper consumption while continuing to meet Member needs. The team also completed the transition of Cineplex attraction tickets to fully digital delivery, eliminating paper tickets, reducing shipping and storage requirements, and minimizing the risk of loss, while offering Members greater convenience.

Across merchandise operations, shipment consolidation, sustainable packaging and responsible sourcing were prioritized, reducing environmental impact without compromising quality or value.

Sustainability engagement took a hands on approach through the launch of Sustainability BINGO, an Associate led initiative that encouraged learning across travel, merchandise and supplier practices. Once completed at the store level, teams earned funding to support local community projects—reinforcing the connection between learning, action and impact.

Bringing Travel to Life

In-person engagement remained an important part of the Member experience. CCG Travel Expos were hosted across multiple regions with strong attendance reflecting continued interest in expert advice and curated travel experiences. Our Toronto Travel Expo welcomed more than 1,100 attendees and featured 29 travel partners, while Travel Expo's in Manitoba exceeded expectations in travel bookings, reflecting growing enthusiasm for travel and deepening Member interest in expert advice and exclusive offers.

Extraordinary Explorations® (EE) continued to deliver distinctive, Member informed tours, with a growing focus on sustainability. The EE team sourced ethical and reusable client gifts and explored opportunities to give back to local communities through tour itineraries—deepening the connection between travel, culture and care.

Adapting to Changing Member Behaviour

Travel and Retail teams also navigated shifts in Member behaviour driven by geopolitical factors and changing travel patterns, including a slowdown in U.S. bound travel. As in-store traffic softened, call centre volumes increased, and CCG adapted by expanding phone based service models to ensure Members could access support wherever and however they preferred.

Through flexibility, collaboration and continued investment in people and tools, CCG remained focused on delivering trusted advice and meaningful service—helping Members travel with confidence in an increasingly complex world.



Snapshot

Government and Community Relations

2,400

Total of CAA School Safety Patrollers

829

Total of schools in SCO and MB



2,400

Roads nominated in SCO through the CAA Worst Roads campaign

723

Roads nominated in MB through the CAA Worst Roads campaign

13,000+

Multilingual brochures distributed

14,000

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

100+

Guests at the Advocacy Day reception

14

Conference presentations

2

Cabinet Minister meetings and one meeting with the Premier of Ontario (Advocacy Day)

11

Meetings with MPPs and senior government staff during Advocacy Day



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 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 2,400 roads nominated in South Central Ontario and 723 in Manitoba. Aberdeen Avenue in Hamilton (its second year at the top) and Provincial Trunk Highway 34 topped the 2025 lists.

In Manitoba, four of the roads that appeared in the Top 10 list were either getting resurfaced, in the process of a major infrastructure overhaul, or with plans in place to be rehabilitated.

Advocacy Day

In October, CAA's Ontario Government Relations team hosted Advocacy Day at Queen's Park, bringing forward recommendations about tow zone exemptions and auto theft.

The day included:

- 11 meetings with MPPs and senior government staff
- Two meetings with Cabinet Ministers
- One meeting with the Premier
- A reception attended by over 150 MPPs and staff and stakeholders, featuring remarks from CCG's Chair Marianne Bridge, Minister Zee Hamid, MPP Jennifer French, and MPP Stephanie Smyth.



Provincial Towing Regulation

In Ontario, CAA continued to work closely with the Ministry of Transportation and industry stakeholders as the government continues its new role in regulating the towing and storage industries. Consultations and advocacy work ensured that any updates to the provincial towing requirements will continue to protect CAA Members and consumers, and support industry readiness.

In Manitoba, CAA's advocacy strengthened rescuer safety on several fronts. Ongoing collaboration with the Ministry of Transportation and Infrastructure and the RCMP kept Slow Down, Move Over top of mind, including a targeted police blitz to ensure motorists are compliant with the law. Our government advocacy resulted in a concrete win with tow operators now authorized to deploy pylons to create a "safety cradle" when rescuing Members, a law that was passed in 2025 and took effect January 1, 2026.

Strategic Partnerships in Action

CAA School Safety Patrol® Program

The CAA School Safety Patrol program continued to grow across Ontario and Manitoba.

This year:

- Over 820 schools participated
- More than 19,000 CAA School Safety Patrollers kept their peers safe
- Over 200 local partners trained to deliver Patroller training to school communities across Ontario, with more than 50 organizations supporting the program including police, public health and student transportation sector

More than 18 events celebrated Patroller leadership, and creative incentives—such as branded toques and sporting event tickets—further boosting program engagement.



Cycling Safety

As cycling continues to grow in popularity, CAA remained focused on promoting safe and respectful road sharing. In 2025 we were able to amplify key safety messages through stakeholder partnerships.

In Ontario, we partnered with York Regional Police and Durham Region for their respective One-Metre Passing Law awareness campaigns, featuring various tactics to promote safe passing of cyclists. We also sponsored and helped secure Ministry of Transportation of Ontario's Road Safety Community Partnership Program funding for a co-branded video public service announcement called Too Close for Comfort. Stakeholders included Share the Road Cycling Coalition and the Ontario Provincial Police.

In Manitoba, CAA supported Bike Winnipeg's Bike-to-Work Day event on June 10, 2025, with a popular booth at the legislature.

Thought Leadership in Action

Research and Policy Influence

CAA conducted 10 surveys in 2025 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.

Industry Engagement

In 2025, CAA presented at 14 conferences, sharing research and perspectives on auto theft, impaired driving, distracted driving, road infrastructure and mobility.

Education in Action

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

- 13,000+ multilingual road safety brochures distributed through CAA Insurance Brokers and retail locations
- 2,000 Watch for Bikes® decals, 7,000 bike lights and 5,000 reflector tags handed out to increase pedestrian and cyclist visibility

Only at CCG did I discover a **profound sense of responsibility towards climate change**, thanks to the impactful sessions and informative discussions that not only resonated with me but also **inspired my family to take action**, realizing that collective efforts, starting with small steps, can drive meaningful change.

- *Pranita Korde, CCG Associate*



Corporate

CSS Endeavour: From Innovation to Impact

CSS Endeavour concluded its second mission in 2025, focused on advancing internal innovation across CCG. A cross-functional crew of Associates explored how emerging technologies, new tools, and improved ways of working could enhance internal processes, streamline day to day activities, and improve efficiency across the organization.

Over the course of the mission, the crew examined ideas, conducted early prototyping and explored innovative approaches. Through this work, a strong opportunity emerged that aligned with CCG's broader sustainability goals, prompting the team to focus on how innovation could bring Associates and communities together to better understand climate change.

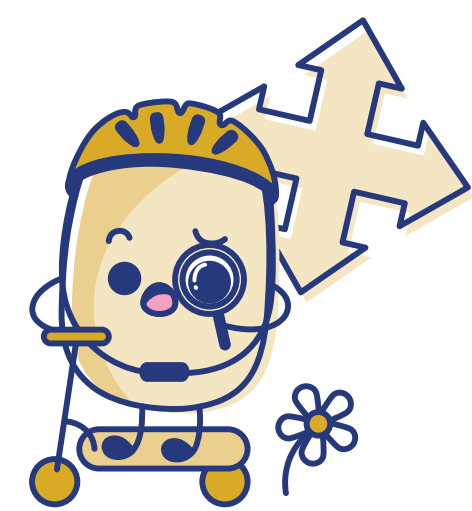
The mission's most significant accomplishment was the development and rollout of COSMOS (Climate Outreach for the Sustainable Management of Our Spaces), a climate-focused platform launched internally in 2025. COSMOS serves as a centralized space where Associates can connect, share ideas, engage in dialogue and access resources related to climate action.

As part of the COSMOS launch, the team introduced a climate impact survey to help Associates better understand their individual environmental footprints. Insights from the survey informed the creation of four personas, enabling the delivery of tailored content, resources and practical tips to support Associates in reducing their environmental impact at work and at home.

The CSS Endeavour Crew invited Associates to discover their ecological footprint through the Global Footprint Network and be placed into one of four Eco-Personas, helping them understand their personal impact on climate sustainability.



Eco-Starter: Individuals beginning their sustainability journey, showing growing awareness through small actions like reducing vehicle use or conserving energy.



Eco-Advocate: Individuals making steady progress by using energy-efficient appliances, recycling regularly and incorporating plant-based meals.



Eco-Protector: Individuals with strong eco-conscious habits who consistently choose sustainable transportation, manage energy mindfully, and recycle and compost.



Eco-Champion: Individuals fully committed to sustainable living, leading by example through alternative transportation, renewable energy use, recycling and composting, and a plant-based diet.

Workplace Awards

At CCG, our purpose is to maintain and grow our position as a Canadian company awarded and recognized for being a leader in caring about our employees—our most critical asset.

In 2025, CCG was recognized with several employer awards, reflecting our commitment to providing an exceptional experience for our Associates who work here. These awards highlight the strength of our culture, which is shaped by our mission and core beliefs. We take pride not only in our products and services, but in how we integrate our core purpose into everything we do. These awards are a direct reflection of how our Associates feel, and how we support and protect them every day.



Insurance Business Canada

Top Insurance Employer
(Five years in a row)



Brandon Hall Group

Gold Award for Excellence for Best Leadership Development Program



Human Resources Director Canada

Best Places to Work



Canadian HR Awards

The Medcan Award for Excellence in Financial, Physical & Mental Wellness



IDC CIO Awards Canada

Honours excellence in IT innovation. CCG won for our Geo-Temporal Generation 2 Modernization.



Canadian HR Reporter

Employer of Choice

Forbes Canada

Recognized as one of Canada's Best Employers for Company Culture (SCO).

Benefits Canada

Best Financial Wellness Program

People, Purpose and Culture

At CCG, protecting what matters starts with our people. Culture is not just what we value—it's how we show up for one another every day. Through learning, wellness, belonging and community connection, we continue to create an environment where Associates feel welcomed, supported and empowered to do their best work.

Rooted in care and strengthened by connection, our culture evolves with intention. From wellness programs and inclusive learning to employee-led initiatives and opportunities to give back, these efforts reflect who we are at our core—an organization that puts people first and understands that when our people thrive, so does our ability to serve Members and communities with care.

Our Commitment to Belonging

CCG continued to strengthen its culture of belonging by focusing on the everyday experiences that shape how Associates feel at work and how they show up for one another.

Belonging at CCG is grounded in three core pillars: being welcomed from day one and every day after, feeling connected to the organization and its people, and feeling supported by leaders and the business as a whole. This approach recognizes that how people are treated internally directly influences how they care for others externally, protecting what matters for Associates, Members and communities.

Building on the mandatory Belonging eLearning launched in 2024, CCG continued to reinforce awareness, empathy and inclusion through education that encourages reflection and practical application. Together, these efforts support a culture where Associates feel heard, valued and empowered to contribute fully. The Belonging Ambassadors continued to play an important role, acting as trusted voices for their peers. Ambassadors reviewed and advised on belonging related content and initiatives throughout the year, helping ensure that programs reflect real experiences and diverse perspectives.

At CCG, belonging is not treated as a one-time initiative but as a long-term commitment—because when people feel welcomed, connected and supported, they can show up as their full selves, strengthening our culture and extending naturally to how we serve our Members and communities.

CCG introduced **Small Acts of Belonging**, a series designed to turn everyday moments into meaningful opportunities for inclusion. Building on foundational learning, the series focuses on simple, **science backed practices that Associates could apply in both their professional and personal lives**. Topics included getting names right, building connections in remote environments, expressing gratitude and checking for understanding, reinforcing that small, intentional actions can make a big difference in how people feel at work.

Jaunt Wellness

CCG continues to support Associates and Brokers through a holistic, care-driven wellness program grounded in the four pillars of safety, physical health, financial health and mental health.

Protecting health today while reducing risk for tomorrow guided program delivery throughout the year. A comprehensive cancer prevention series combined expert-led education with practical guidance on lifestyle, nutrition, movement and stress management, helping participants translate awareness into lasting habits.

Cardiovascular disease prevention workshops further supported heart health through accessible education and actionable strategies that could be applied at work and at home. The Motion Project, a musculoskeletal pilot developed in collaboration with the Canadian Chiropractic Association, explored new ways to prevent injury and support physical function through hands on care and education. At the same time, community building initiatives such as the inaugural Jaunt for Hope Air walk brought Associates together to support physical activity, connection and giving back.

In 2025, Jaunt Wellness sharpened its focus on prevention, education and long-term resilience, equipping individuals with the tools and knowledge to make informed, sustainable choices about their health. Engagement across the Jaunt Wellness app remained strong, reflecting continued trust in the program, while Associate feedback reinforced this momentum through high satisfaction and impact results that demonstrated meaningful support for personal wellness goals. New sustainability features on the app, an Earth Day challenge and a company-wide tree planting initiative connected personal wellness with climate action, reinforcing the link between healthy people and a healthy planet.

With continued strong engagement and positive outcomes, Jaunt Wellness remains a cornerstone of how CCG protects what matters most: our people, our communities and our future.

Only at CCG can one experience leadership that genuinely cares about their Associates' health—not just in words, but by actively offering programs that promote a healthy lifestyle.

- CCG Associate

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.

Our first of a three-year (2025-2027) commitment to Feed Ontario, Harvest Manitoba and Ontario Students Against Impaired Driving (OSAID) supported vital community services and initiatives:

- Feed Ontario's [Feed Possibility Program](#) provided their network with resources to grow their capacity and make investments in equipment to better serve their communities. (\$125,000/year)
- Harvest Manitoba's [First Steps program](#), which provides products exclusively to mothers with infants to help meet their basic needs during the most important time in their development, including powdered baby formula, baby cereal, diapers and other infant care essentials. (\$125,000/year)
- [Ontario Students Against Impaired Driving](#) (OSAID) supports highly engaged youth volunteers focused on leadership and community development programming regarding drug and alcohol impaired and distracted driving prevention, a key safety issue on our roads especially among youth. (\$50,000/year)

In addition, 10 Associates were recognized for their annual volunteer contributions of 35 hours or more with donations to their respective charities and 61 CAA Memberships were donated to local charities for fundraising purposes.

More than 350 Associates and partners participated in fundraising initiatives (including two golf events, the first-ever Jaunt for Hope Air and a handful of other initiatives) raising more \$320,000 for Hope Air and demonstrating once again, that CCG is a care-driven organization.

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.

Receiving this scholarship has meant a great deal to me. It has allowed me to focus more on my studies while feeling less stressed about the cost of tuition. Your investment in my future gives me the opportunity to pursue my goal of becoming an aerospace engineer, and **I am truly grateful for the support and confidence you have placed in me.**

*- Jack McCormack, Bachelor of Engineering
2025 recipient of the Jay Woo and CAA Scholarship*



Corporate Governance

The Board of Directors and Management Team of the CAA Club Group of Companies remain firmly committed to the highest standards of corporate governance. Guided by the principles of integrity, accountability and strategic oversight, the Board provides leadership that supports CCG's long-term success while acting in the best interests of our Members.

Through a robust committee structure and a collaborative governance approach, the Board focuses on:

- Strengthening financial resilience and long-term sustainability
- Providing strategic direction aligned with CCG's constitution, mission and core beliefs
- Promoting transparency and ethical decision making across the organization
- Regularly assessing Board effectiveness to enhance leadership, accountability and governance practices

As CCG continues to evolve, the Board remains dedicated to maintaining a governance framework that supports innovation, delivers meaningful value to our Members, and positions the organization for continued growth and success.

Board of Directors:

John Bayliss (*Appointed May 2025*)

Marrienne Bridge

Quentin Broad

Brian Chu

Jean Desgagné

Rehana Doobay

Anita Ferrari

William Furlong

Robert Hague (*Appointed May 2025*)

Christina Litz

Heather Reichert

Brenda Rideout

Charlie Sims (*Appointed May 2025*)

Rita Coburn (*Term Ended May 2025*)

Sheila Kingston (*Term Ended May 2025*)

Ethel J. Taylor (*Term Ended May 2025*)

CCG CAA CLUB GROUP OF COMPANIES™

