



2024 ANNUAL REPORT

The Alchemy of Innovation





It takes time to build trust, particularly with a mainstream organization and an Indigenous organization. I feel that CAA is doing it the right way by asking what it is they can do for us. I feel they would be a great mentor to other organizations about how to work with Indigenous organizations.

RHONDA HUNEULT
Tungasuvvingat Inuit Ontario

The Alchemy of Innovation

Innovation is a word with a mixed reputation.

For one thing, “culture of innovation” is an overused buzz phrase. In the corporate world, where true innovation is not very common, it’s in the same category as “take this offline” or “move the needle.”

But, far away from the overblown, buzzy usage, a culture of innovation is so much a part of how we do things at CAA North & East Ontario, it’s literally built into our Brand DNA.

Take our brand value words. “Innovative” is right up there in the top ten things we strive to be the most, right after ‘trustworthy’ and just before ‘adaptable.’

The secret to innovation is in the alchemy of the “million little things” and how we find solutions that give more value to Members. Taken together, these “million little things” really add up. In 2024, CAA North & East Ontario won four national CAA innovation awards for our work in membership, travel, public affairs and automotive services.

The awards went to deserving ideas that we dreamed up then brought to life, but they also show there's an iceberg of innovation behind them, when it comes to new and truly ground-breaking things our club is achieving.

From the outside, our success (including being the top club in North America for Membership growth) could be seen as just luck, like being in the right place at the right time. But luck has nothing to do with it.

If you break down the alchemy of a successful culture of innovation, it isn’t about luck – but there is a fair bit of magic.

Coming up with an innovation isn’t just having a brilliant idea, although that’s where it starts. An innovation – according to the Latin root – is about renewal and change. Giving oxygen to innovative ideas, letting some bloom and others fall away is an important part of the culture we have.

The next step is to turn that incredible idea someone had into reality. That means having the right people (which is part of the magic) with a perfect blend of talent, determination and a bit of off-the-wall thinking. They also have to be perfectly okay with making mistakes, because that's a chance to learn something new.

Sometimes, innovations end up tossed aside. But if they’re properly thought through and tied to measurable outcomes, we can elevate them, get them out into the world and into the lives of our Members.

Some folks fear change and upsetting the old ways of doing things. But for us, the more we innovate, the more secure we are about our future.

So, what’s the impact on our bottom line?

In 2024, we reported \$58 million in revenue. For 2025, we are on track to post \$63 million. From 2020 to 2024, Membership grew from 310,000 to more than 370,000. In 2025 and beyond, 400,000 is in our sights.

Looking forward, 2025 will be the year we kick off one of our biggest innovations yet: A new Membership called CAA Business. This Membership for small-to-medium sized businesses is so new, we will be the first club in the world to have it.

That seems like a big deal – it IS a big deal. But at the end of the day, that innovation, creation and elevation to reality comes down to one thing: Making our Members’ lives a little better.

Jeff Walker
President & CEO
CAA North & East Ontario

CAANEEO by the numbers 2024

Total CAA Members Nationwide

7,224,440

Total CAANEEO Members

372,675

Unique Website Visits

2,585,935

Club Membership Renewal Rate

90%

Roadside Assistance Service Calls

142,811

New Club Members

52,689

Overall Top Box for Satisfaction

88.4%

Household Penetration Rate

28.3%

Shell Member Transaction Volume

\$68 million

CAA Home and Auto Insurance Policies in Force Growth Rate

25.2%

Total Discounts Received by Members Using the Rewards Program

\$4.3 million

CAA Home & Auto Insurance Renewal Retention Rate

92%

CAA Magazine Stats 2024

1.7M

organic search impressions

96.6%

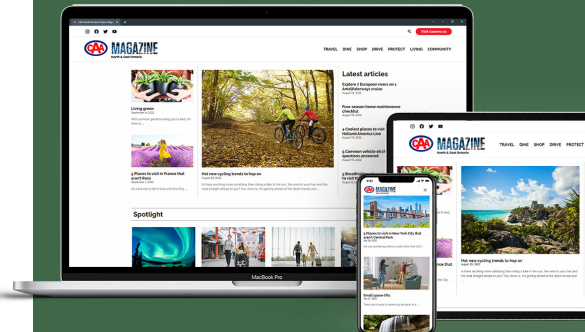
renew rate for visitors to CAA Magazine

493K

page views

155K

unique visitors



Testimonials



On behalf of our 16 players and families, please accept a heartfelt thank you for your generous gift of tickets to see the 67s through your Team Up partnership with OSEG. This made for a wonderful way to get out with our families and spend quality time together.

ANNE PRICE



I bought a new truck my insurance wanted close to \$2000 per year. I am retired and can ill afford that. CAA was half the cost for the same coverage so put on a second car to save even more.

BRIAN



We had such an amazing time at the RedBlacks game [through CAA's First Time Fans program]. Henry was beyond excited to flip the coin. He couldn't wait to tell all our family and friends back in China about it as soon as we got home—it was such a special experience for him! It's been a great way for us to learn more about Canadian culture and just enjoy the day together.

MIA GAO



I called CAA to see how much travel insurance would be for my short trip to Michigan, \$20 for the 3 days I'll be there, wow, no other insurance company does that that I know of.

VICKIE



The Leitrim Hawks U15RepB team and families all had a great time at the game! We want to thank you for letting us get out and watch some 67's hockey! I'm a long time CAA member and I've sent out a message to the team about CAA and your generosity. Funny story. CAA came to the rescue (my keys were locked in my car) at a team outdoor event we had... so CAA has been really great to us this season!

MIKE GAUTHIER



WELL you have made it affordable to get proper insurance coverage that is not going to break the bank THANK YOU AGAIN CAA.

RONNIE



Making life a little better.

Helping Members is written into our DNA. How do we help? It's a lot of little things.

A calming voice on the phone during a roadside crisis. A letter explaining how much you saved on insurance. A travel consultant who understands your dreams down to the smallest detail. Even a free entry to a museum on CAA Member Days.

Of course, CAA helps in big ways, too, like the peace of mind that comes with Membership, or knowing that you can save every single day.

Bit by bit, CAA makes life a little bit better.



Auto
Insurance
Rewards
Travel

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