



Ours to *Protect*

2024 Impact Report



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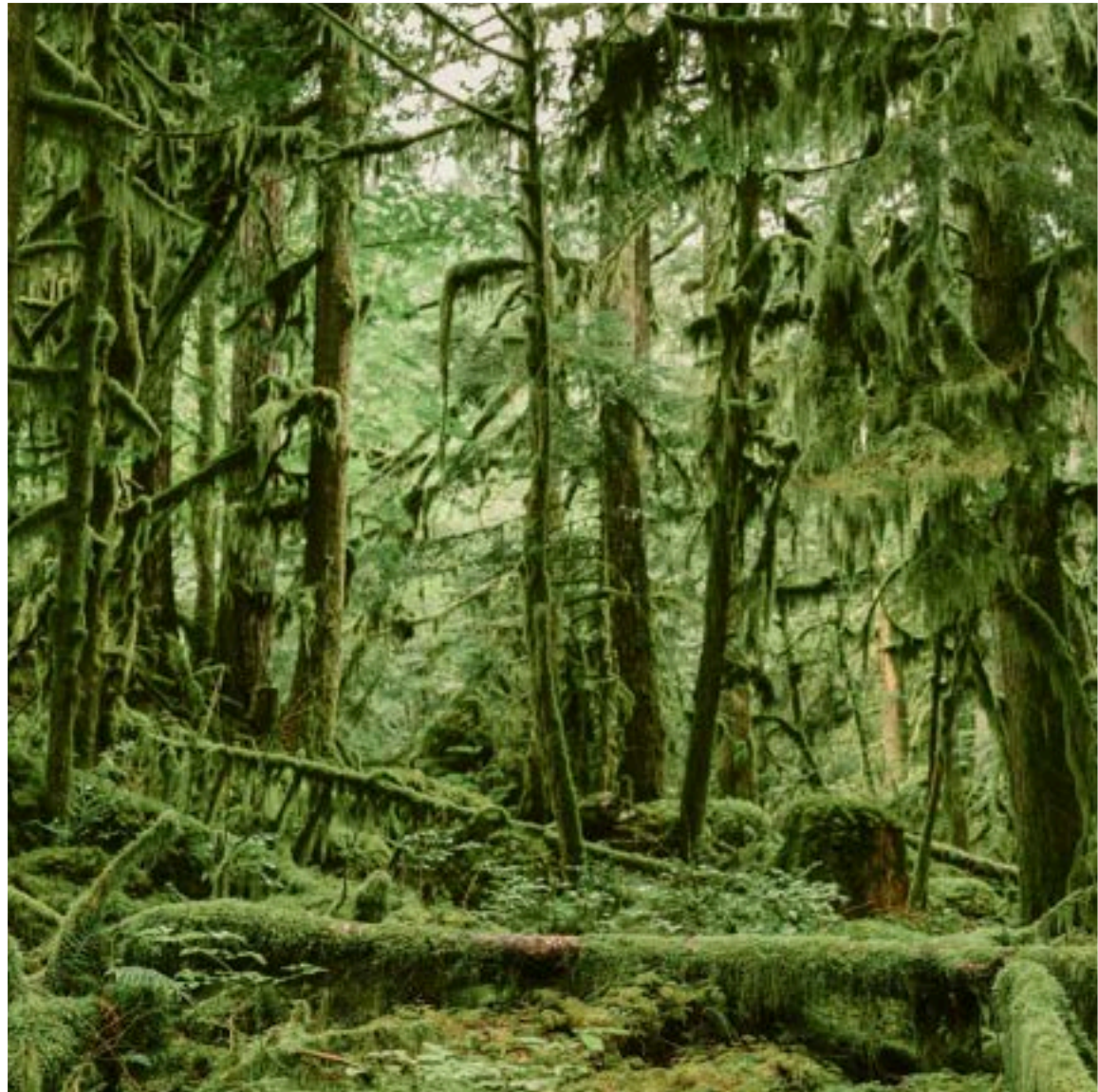
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Land Acknowledgement

BCAA respectfully acknowledges that we operate and support Members and customers on the ancestral, unceded territories of Indigenous communities across what is known today as BC. BCAA is headquartered on the lands of the hən̓ə̱mi̱ə̱m̓ and Skwxwú7mesh speaking peoples, known today as the City of Burnaby.

 Skwxwú7mesh (Squamish)

The Beliefs That Guide Us

Empowering British Columbians to Move Forward is our purpose, but how we do that also matters. These five beliefs are our guiding principles. They define how we conduct ourselves in everything we do, every day, as we work toward the BC of tomorrow.

We believe in *Doing the Right Thing*

We stay true to our word, and help British Columbians move forward.

We believe in *The Power of Community*

Together, we create a more vibrant, inclusive and connected province for everyone.

We believe in *Putting People First*

We treat each other with the same care and respect that we treat our Members.

We believe in *Shaping the Future*

We look to new horizons and actively embrace change.

We believe in *Protecting our Home*

It's our responsibility to protect life in BC now, and for generations to come.





“Together, our province and its people are all of ours to protect.”

As a purpose-led, values-driven organization, we track and report on our impact to hold ourselves accountable for what we call doing good business. That is, focusing on how our everyday business gives back more to the people and province of British Columbia than we take. It’s why BCAA exists – to Empower British Columbians to Move Forward.

This year we found a simple and effective way to talk about our corporate purpose and all the ways we make an impact. We call it Ours to Protect. It’s really a rallying cry – a way that we’ll encourage more people to learn about all the good that we do and to be proud to join us. To protect the place we all call home, creating a better tomorrow for us all. To understand that we all play a part. That together, our province and its people are all of ours to protect.

A major part of the Ours to Protect story is how BCAA is stepping up to tackle the enormous challenge of wildfires facing our province. There’s more about this flagship Defending Against Wildfires program within this report – and look for more to come.

More highlights this year included making significant improvements to serve Members and customers quickly by phone, contributing to achieving the best customer satisfaction levels in our history. We also found new ways to help more people, expanding Evo Car Share and Evolve E-Bike Share, welcoming more Members including savings-focused BCAA GO Members, launching BCAA Auto Marketplace. And we continued our commitment to diversity, equity and inclusion to support a vibrant, connected workforce empowering BC’s communities.

Our 2024 fiscal year was not without challenges, with outside economic pressures seeing many of us tightening our belts. Yet, BCAA continued to grow, by offering products and services that people need and want.

Thank you to our dedicated team for their ongoing hard work on behalf of our Members and customers. And thanks to those of you who’ve joined us or are learning more about us through this report.

Eric Hopkins
President & CEO



“BCAA's purpose to Move British Columbians Forward is the basis for its strength, growth and future success”

It's always a special time when we report out to BCAA Members and the wider public on a fiscal year full of positive impact on the people, planet and prosperity of our province.

As stewards of the organization, BCAA's Board of Directors is responsible for creating more and lasting benefits for Members. BCAA's purpose to Move British Columbians Forward is the basis for its strength, growth and future success. And measuring the impact of that purpose holds BCAA accountable.

This year, we welcomed both the launch of Ours to Protect as an umbrella platform for all of BCAA's impactful work, and the decision to do more through community flagship programming to build BC's resilience and to defend against wildfires.

We have also been pleased to see continued investment and focus on Member experience through technology and process enhancements. And expansion of relevant ways to help people in BC, including BCAA Auto Marketplace as a trusted site to buy and sell vehicles, Evolve E-Bike Share, and BCAA GO Membership for those looking for savings on adventures and everyday costs.

BCAA's overall strategy, prudent financial management and commitment to leading with purpose have been effective. The organization is weathering challenges including lower consumer spending, to achieve strong performance measured both by traditional financial metrics and against voluntary environmental and social targets.

Your Board of Directors is actively part of planning for what's next for BCAA. Ensuring that BCAA continues to build its relevance for the people and communities of this province by focusing on what matters and where we can make a difference. We remain confident in BCAA's direction and strategy. And we look forward to another year of positive impact from doing 'good business.'

Shannon Susko
Board Chair

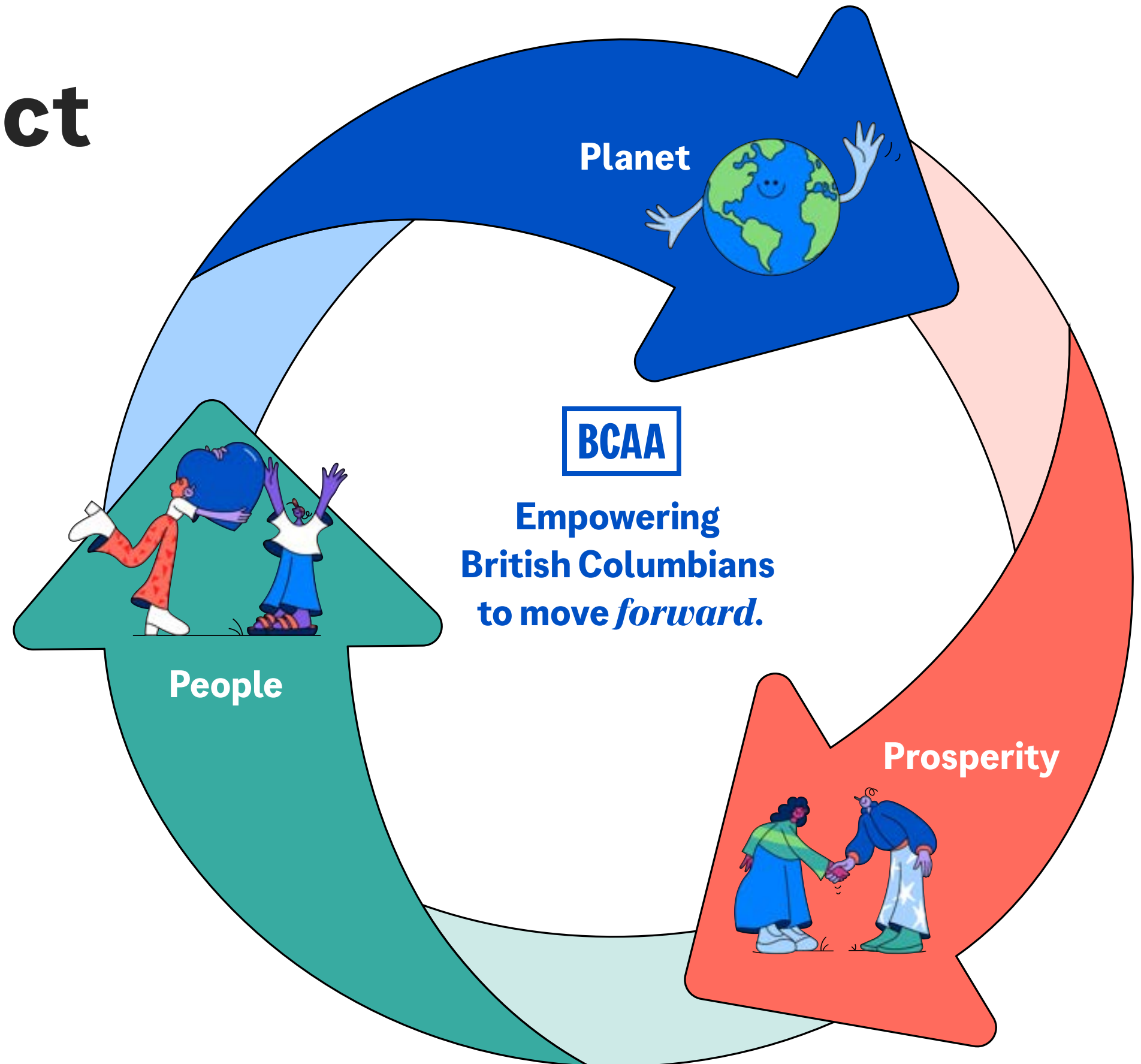
Measuring Impact

How we quantify doing good

Driven by our corporate purpose to Move British Columbians Forward we define success as more than financial results. The way we see it, this place we call home is – together – all of ours to protect. Success is when we protect and make a positive impact for people and communities, the planet we're part of, and the overall prosperity of our province as well as our business.

Quantifying, tracking and reporting publicly on our impact is how we stay accountable to ourselves and to everyone in BC. It's how we can be sure that we give back more to our people, communities and province than we take. Our impact measurement framework is how we measure our effect on the world around us.

In 2022, we established baseline measures and set one-, three- and eight-year targets, which quantify our positive impact and challenge us to push further. This year's report summarizes the fiscal year end September 30, 2024. We'll take you through our three areas of impact and report progress against our targets.





Protecting Our *Communities*

BCAA has always been built on the power of people coming together for a shared purpose grounded in protection. Now, part of how we measure our success is everything we do to protect our communities and the impact we make.

Our programs, partnerships, volunteering, donations, education and responses to challenges and crises all contribute to building a safer, stronger and more resilient province for all of us.

Defending Against Wildfires

Our new program helps British Columbians prepare for natural disasters and build back stronger.

Each summer we support our insurance customers and communities through the devastating impacts of wildfires. Now we're building on that role with specific programs, partnerships and initiatives throughout the year to protect our people and province.

Why? Because we're here to tackle what matters most to people in BC. **Our research shows that over 90% of us believe that wildfires are one of the most significant issues facing our province.**

Under the banner of Defending Against Wildfires, we're bringing together a program of numerous initiatives to build a stronger, more ready and resilient province, focusing on:

- Prevention and preparedness
- Support
- Relief and recovery

We help people and communities get ready by building awareness and encouraging action to prevent and prepare. We offer meaningful support to customers and communities during fire season through our claims and local service teams. And we're there after the flames are extinguished supporting immediate and longer-term recovery efforts.

Spotlight: Prevention and Preparedness

As a home insurer, we know that taking even small steps to prepare your home and family now can make a big difference to how you get through a wildfire. **With a goal to protect more homes and communities, we partner with FireSmart™ BC on the BCAA FireSmart Initiative, accelerating wildfire prevention and preparedness work by supporting fire prevention experts to extend their resources into more remote, higher-risk communities.**

“Wildfire prevention is a shared responsibility.”

Helping Communities Prevent and Prepare

Kate Todoruk, FireSmart™ BC's Outreach Coordinator, leads community grants, outreach, and resource development supported by BCAA's funding.

I work with local leaders and help communities come together to understand and mitigate wildfire risks through implementing FireSmart actions – tangible changes proven to significantly improve the survivability of homes.

For example, in collaborating with the Lillooet Tribal Council, discussions with community leaders identified a strong desire to involve youth. So, we teamed up with the First Nations' Emergency Services Society (FNESS) staff who presented essential FireSmart principles to local youth. The Xaxli'p First Nation Emergency Program Coordinator also organized a community event focused on wildfire prevention, including practical support helping Elders protect their homes.

I'm thrilled to see our team connecting with diverse communities across BC. Wildfire prevention is a shared responsibility. When individuals, the government, and businesses like BCAA step up and work together, it can make a big difference in reducing community wildfire risk.



Supporting Volunteer Firefighters' Mental Health

Bringing critical mental health training to the heroes who protect our communities.

Within our Defending Against Wildfires program, BCAA partners with the Canadian Mental Health Association (CMHA) Vancouver-Fraser Branch to increase access to critical mental health resilience training for volunteer firefighters in remote and rural BC communities.

Volunteer firefighters protect many BC communities during emergencies, fires and the threat of wildfires, and this work can have lasting impacts on their mental health. Partnering with CMHA, our action and support gives fire departments served by volunteer firefighters in remote locations more access to critical mental health training and resources that they might have otherwise gone without.

Resilient Minds® is a CMHA program designed to enhance the personal and collective resilience of first responders and fire services. It has already supported hundreds of firefighters to better manage occupational stress, mitigate trauma and boost psychological strength.

Protecting the psychological wellness of BC's volunteer firefighters better enables them to defend against the threat of wildfires when they spread into structures and homes. This support is an important part of our overall Defending Against Wildfires programming.

“Resilient Minds® helps us prepare in a different way”



Kelowna

In photo: John, BCAA Road Assist team member & volunteer firefighter.

Roadside Rescues to Fighting Fires

John Chapman, a BCAA Road Assist Fleet Technician, shares his experience as a volunteer firefighter and the importance of mental health resilience training.

I've been a volunteer firefighter in West Kelowna for 15 years, but summer 2023 was like no other as fires entered West Kelowna and Kelowna.

BCAA supported me and I headed to the firehall. I watched water bomber planes and helicopters flying in and soon after, we got the call and drove into the fire zone to fight the fire and help protect people and homes.

While I was out firefighting, I was thinking constantly about my wife, kid and dog at home. Thankfully, my home and my family stayed safe – and having a plan in place before I left did help alleviate some stress.

Through the West Kelowna Fire Rescue, I've had the opportunity to participate in the Resilient Minds® training and I've seen how beneficial it can be. It's a bit like preparing for a possible emergency or fire – firefighters make sure that our gear's prepped and everything is ready to go. Resilient Minds® helps us prepare in a different way – by building up our resources for dealing with very challenging situations and coming through on the other side.

Supporting our Team to Give Back

Programs to help build our communities through volunteering and donations.

Giving back to our communities is one of many ways we build a safer, resilient and more inclusive future for everyone. To support our team members to give back to causes they care most about, BCAA offers donation matching (up to \$125 per year) and a 'Dollars for Doers' program, which gives team members who've volunteered dollars to donate to charities of their choice.

Over the past year, BCAA team members have donated their time and talent to help many local charitable causes. Some join our larger corporate giving campaigns focused on BC wildfire recovery programs and United Way BC. Others choose causes as varied as environmental clean-ups, meal preparation for vulnerable people, training assistance dogs, youth sports, community gardening and more. To help our teams make time to volunteer, BCAA also provides paid time off to volunteer each year.

Supporting team members to move British Columbians forward in personally meaningful ways is part of how we make an impact for our communities together, and another way that we're making BCAA a great place to work.

BCAA team member volunteerism increased by over 50% in the past year.

"It feels great to know you've made an impact on someone's life by doing something so simple."



In photo: BCAA team prepping meals at A Loving Spoonful for those living with HIV.

Coaching the Future

Manjinder Gill, Assistant Manager at BCAA's Auto Service Centre in South Surrey, shares his experiences coaching youth sports.

Growing up, my parents didn't have much and putting us into sports was difficult. This struggle continues in my community today, which is why I volunteer for an athletics program in Surrey for youth who can't afford to participate, lack confidence, or are managing mental health issues.

I use BCAA's Employee Volunteer Program, which provides paid time off to volunteer. And the BCAA Gives Back Dollars for Doers program helps me donate funds back into the program to help pay for new sporting equipment, shoes, jerseys, and anything to give the kids a better experience.

Sports help keep youth out of trouble and provide motivation and drive to continue working hard. It feels great to know you've made an impact on someone's life by doing something so simple. What feels even better is seeing kids from the program now playing in adult leagues and coming back to volunteer their time for the next generation.

Our People

Community Impact

These targets help us measure the effect we have on the communities around us. They tell us what percentage of our revenue is going back into our communities, how much our team members are contributing personally, and how British Columbians see us as an organization.

	Description	Measure of Success	Baseline	F23 Goal	F25 Goal	F30 Goal	F24 Results
Community Investment	Dollars invested in communities	Invest 1% of NIBT*	\$1,083,241 <small>*(F21 Actual: 4.3%)</small>	5% NIBT	5% NIBT	5% NIBT	5% NIBT
	Certified as a Caring Company through Imagine Canada	Invest 1% of NIBT*	Certified	Certified	Certified	Certified	Certified
Employee Involvement	Increase employee engagement in helping to strengthen our communities	% of employees participating in donation-based initiatives	50%	60%	70%	80%	39%
		% of employees participating in volunteerism initiatives	4%	10%	25%	50%	17%
Awareness	Improve British Columbians' perceptions of attributes related to BCAA's community pillars	Safety – BCAA improves and advocates for road or community safety	77%	80%	82%	85%	77%
		Prevent & Prepare – BCAA helps to reduce risk and increase preparedness for British Columbians	45%	46%	48%	53%	46%
		Connection – BCAA gives back in their local community	24%	26%	30%	32%	26%

*Net Income Before Taxes



Protecting Our *Team Members*

We wouldn't generate the impact we do without the commitment and dedication of our team members across the province. That's why protecting people starts with protecting those who work as part of the BCAA team.

We are only successful when we ensure our people find meaning and purpose in their work, have access to the health and wellness resources they need and feel safe and included – no matter who they are.

Partners With Pride

BCAA and Evo Car Share continue to stand up for freedom, dignity and equality.

Diversity, equity and inclusion (DEI) is part of BCAA's fabric. The Global Diversity Equity and Inclusion Benchmarks (GDEIB) – such as supporting underrepresented groups – guide our progress and initiatives.

For years, BCAA and Evo Car Share have partnered with local Pride societies to convey our support for 2SLGBTQIA+ communities, and stand up for freedom, dignity and equality for all. We've partnered with the Vancouver Pride Society (VPS) since 2017, joining the **Vancouver Pride Parade**, and supporting **Drag Deliveries** – local drag performers in Evos, engaging people in Pride trivia and generating buzz for Pride.

Throughout Pride season, we run a giving opportunity for our team members, Members and customers to raise funds together for organizations supporting 2SLGBTQIA+ communities. This year, we supported **Rainbow Refugee Society**, **QMUNITY** and **pflag Canada** in their impactful work.

Advancing Inclusion

As an organization, active steps to advance 2SLGBTQIA+ inclusion include incorporating personal pronouns into name tags, email signatures and recruitment materials. A resource toolkit helps team members learn more about personal pronouns, gender identity and expression, inclusive language and more. We also support team members undergoing gender transition through medical leave and gender-affirming benefits and offer training around accessible and affirming workplaces.

“I take immense pride in creating spaces where everyone feels valued and heard.”

Space For Diverse Voices

Merlin Drzymala-Bokitch, BCAA Brand Activation Coordinator, leads our Employee Resource Group (ERG) – a space to connect for members and allies of 2SLGBTQIA+ communities.

Being raised by gay moms provides me with a deep personal understanding of the challenges and experiences faced by the 2SLGBTQIA+ community. I continue to learn and grow from them and I take immense pride in creating spaces where everyone feels valued and heard. My experiences have equipped me with empathy, resilience and a genuine passion for fostering a more inclusive and equitable workplace.

Vancouver Pride Parade was a highlight for me. My two incredible moms have taught me the importance of celebrating and accepting everyone for who they are. Coming together and showing support for the queer community with BCAA and Evo is very special. It gives us all a chance to dance together, sing iconic songs and share unique stories of why we choose to be there!



In photo: Merlin, BCAA Marketing team member.

Prepared to Help

Supporting our team's mental health ensures we're able to help others

Prioritizing the mental health and wellness of our team is an essential part of creating a safe, supportive and thriving workplace. BCAA is committed to empowering our team to openly discuss mental health needs, access helpful resources and find support.

BCAA partners with Kii to make confidential mental health supports available for all team members and their families. Through Kii, team members can access online Cognitive Behavioural Therapy, work with a registered therapist to develop a customized program to support their mental health goals and access long-term counselling.

BCAA team members are also leading the charge through a mental health focused Employee Resource Group. In this voluntary peer-led group, team members discuss and learn more about mental health, share experiences and resources, support one another and build connections in a safe environment.

In our employee experience survey, 89% of team members agreed that BCAA has programs, resources and support for their physical and mental wellbeing.

“BCAA walks the talk when it comes to supporting each other.”



Kelowna

In photo: James, BCAA Business Continuity team member.

Personal Resilience Matters

James Canavan, BCAA Business Continuity Specialist, explains why.

Whether it's a wildfire or other emergency, we make sure that our teams are prepared to keep themselves and their families safe, so that they can help our Members and customers.

One of the things I'm most passionate about is building up community resilience and helping each other. I served as a first responder from 2013 – 2016 with the North Westside Fire Rescue team and helped with emergency calls in surrounding communities. In that same spirit, BCAA teams step up to help during tough times, and that can take a toll.

As a people-first organization, BCAA walks the talk when it comes to supporting each other. While I'm sharing emergency preparedness best practices with our teams, I also share information about mental health and wellness resources, including BCAA's emergency and family assistance services. Access to these resources ensures our teams feel supported and can get expert mental health advice whenever they and their families need it.

Being a Top Employer Matters

Recognized for protecting our team members

Protecting people starts with our very own team. Which is why it means so much to us that BCAA is recognized nationally as one of Canada's Most Admired™ Corporate Cultures and is also a BC Top Employer for the sixth year in a row.

Our team is everything to us and we stand out because of their expertise, determination and commitment to making BCAA the best it can be for our team, Members, customers and communities.

This year, the Top Employer experts at Mediacorp recognized BCAA for our focus on leadership and personal development. They highlighted BCAA's emphasis on internal promotions, career opportunities and educational programs that build effective leaders and stronger teams.

BCAA also stood out for our commitment to living our Purpose both in our business decisions and in our people programs such as support for wellness, paid time off for volunteering, a program to work remotely from anywhere in the world for a couple of weeks each year and more.

We're delighted that our team members feel our commitment to them too. **This year, our employee engagement score increased to 83%, up five percentage points from the previous year and 11 percentage points above the Canadian average.**

Team member feedback continues to help us do a lot of things right and strive for continuous improvement to offer the best possible employee experience.

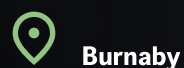
"It feels pretty amazing to keep people safe and send them home to their families."

Health and safety on the roadside includes all road users, not just our team.

Michelyn Bell, BCAA Traffic Control worker explains why that matters.

I absolutely love my job. As a traffic control person, I'm on the highway with a specialized blocker truck ready to position it in a way that creates a safe zone on the roadside for our crews to work when there's a breakdown or incident. It feels pretty amazing to keep people safe and send them home to their families. It's a really special job and at the end of my shift I get to go home to my family too.

I know that BCAA does a lot of public education about BC's Slow Down, Move Over law. Every driver we educate is keeping our roadsides safer for all of us. With our investment into blocker trucks and other safety initiatives, we're leading the way in roadside safety, and that's very important to me.



In photo: Michelyn, BCAA Road Assist team member.

Our People

Team Members

These benchmarks give us an indication of how well we're taking care of our team members. They tell us whether team members feel engaged and inspired in their work, whether they're participating in our wellness programs and whether we're providing a workplace that is diverse, equitable and inclusive.

	Description	Measure of Success	Baseline	F23 Goal	F25 Goal	F30 Goal	F24 Results
Diversity, Equity & Inclusion	BCAA is committed to supporting a workplace that represents, respects and celebrates the diversity of BC	GDEIB* progress relative to set benchmarks	2+	3	3+	4	3
		Representation across BCAA of diverse groups	Align with 2021 BC Census Data	Align with 2021 BC Census Data	Align with 2021 BC Census Data	Align with 2026 BC Census Data	Aligned in 6 of 8 categories
Health, Safety and Wellness	BCAA is committed to offering programs that support employee wellbeing	External audit of Health & Safety Program	Successful	Successful	Successful	Successful	Successful
		Maintain a wellness engagement score of 80% or higher	80%	80%	80%+	80%+	85%
Employee Engagement	BCAA is committed to inspiring individuals with a sense of purpose in their career and being known as one of the best places to work in BC	Engagement score of 74% or higher	76%	74%+	74%+	74%+	83%
		BC Top Employer status	Achieved	Achieved	Achieved	Achieved	Achieved

*Global Diversity, Equity & Inclusion Benchmarks



Protecting Our Planet

We always look for ways to improve our impact on the world around us – both through enhancing our products and services, and through how we operate our business. Success is when we step up for our planet by finding environmentally considerate ways to address local needs and challenges.

We tackle wildfire prevention, protection, support and recovery. We create more active and sustainable ways to get around and we reduce the materials we use in our operations.

Moving Toward Carbon Neutrality

Changing how we work to reduce our carbon footprint

From helping at the roadside, to insurance, mobility and more, BCAA has many opportunities to make smart decisions about how we operate – to deliver the best service experiences for our Members and customers, while also reducing our impact on the environment.

We're continuing our commitment to zero emission vehicles by including more electric vehicles in our Roadside Assistance fleet, and there's higher uptake of our electric vehicle options at Evo Car Share. BCAA is also supporting people considering an EV with helpful online tools and resources including cost calculators.

Beyond electrification, BCAA's remote and hybrid workplace policies and support for active commuting are more ways we're working to reduce our carbon footprint. Some team members can work full or part time from home, and members of our Roadside Assistance fleet start their shift from home, rather than driving in to a central location. BCAA has also moved much of our robust professional development, insurance, and technical training online, reducing emissions from travel.

"I care about reducing my carbon footprint and making climate-aware decisions."

 Vancouver

In photo: Crystal, BCAA Community Impact team member.



No car? No problem!

Crystal Radford, Impact Specialist at BCAA, sold her car and uses Evo Car Share and transit to get around.

In my previous job, I needed my vehicle every day. But when I started working at BCAA and was able to work some days from home, I found I wasn't using my car as often. Considering the costs of gas, maintenance, insurance and parking for a car I wasn't driving much, I decided to sell it and instead rely on Evo and transit.

Evo gets me to work, around town, and even on road trips. This past summer my friend and I took an Evo to Penticton, and it was so good having a reliable, safe vehicle that's great on gas with lots of space for our gear.

Being an Evo Car Share Member saves me money and it's also in line with my personal values. I care about reducing my carbon footprint and making climate-aware decisions. Using Evo and transit with friends is economical, flexible and it feels good to be part of something that makes a difference.

Less Paper, Faster Updates

You get the information you need.
Our climate gets a smaller footprint.

With the goal to become carbon neutral by 2030, we're taking a close look at all areas of our operation to find climate-friendly solutions. This year, we significantly reduced our paper usage with the bonus of making things faster and easier for our Members and customers. We are making it more convenient to get the latest information on BCAA Membership, insurance policies and more, without adding to the stack of papers spilling out of the junk drawer.

The BCAA E-Newsletter and Blog are more popular than ever and are go-to resources for the latest on safety, travel, savings partners and so much more. Delivering this content online and when our subscribers need it has allowed us to move away from publishing and printing BCAA Magazine, further reducing our paper usage.

We've also added new technology and created more online access to reduce the need for mail-outs and printing. **In 2024 BCAA reduced the amount of paper we use for customer payment communications by over 80% – a major stride in our efforts to reduce greenhouse gas (GHG) emissions intensity.**



Carbon Neutral

We are committed to carbon neutrality by 2030

Every Trip Counts

More active, sustainable ways to travel

Every time we leave the car at home and choose a more active way to get around, whether that's to walk, bike or scooter, we're doing our part to protect our planet.

BCAA created Evolve E-Bike and E-Scooter Share to offer a convenient, sustainable and affordable choice, and ultimately build a brighter, cleaner future for people on the go. Operating alongside Evo Car Share, Evolve offers public and private e-bike and e-scooter share programs, helping people to get around while helping municipalities to meet their climate goals.

This year, Evolve returned for a third summer season in Whistler. With more e-bikes and parking zones, we expanded to serve Whistler Blackcomb staff housing areas and more local destinations. This delivered extra convenience and options for locals and resort workers as well as visitors.

Evolve also expanded its services to Vancouver Island and helps a growing number of communities. Highlights this year include the first ever bike-share program for the City of Nanaimo and starting new services in the Comox Valley.

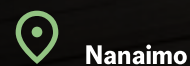
Evolve continues to advance active transportation through innovative programs, including BC's first e-cargo bike share program with the District and City of North Vancouver, and e-scooter programs in partnership with several private organizations to offer diverse, sustainable mobility options.

In the past year, Evolve riders took over 20,000 trips travelling a combined distance of 117,038 km. If these trips replaced car journeys, they would have saved an estimated 25 metric tonnes of CO₂ emissions. With more e-bikes and e-scooters in more places, we're excited to help more people make active mobility a habit.

Spotlight on Sustainability

How Evolve's operations consider the environment:

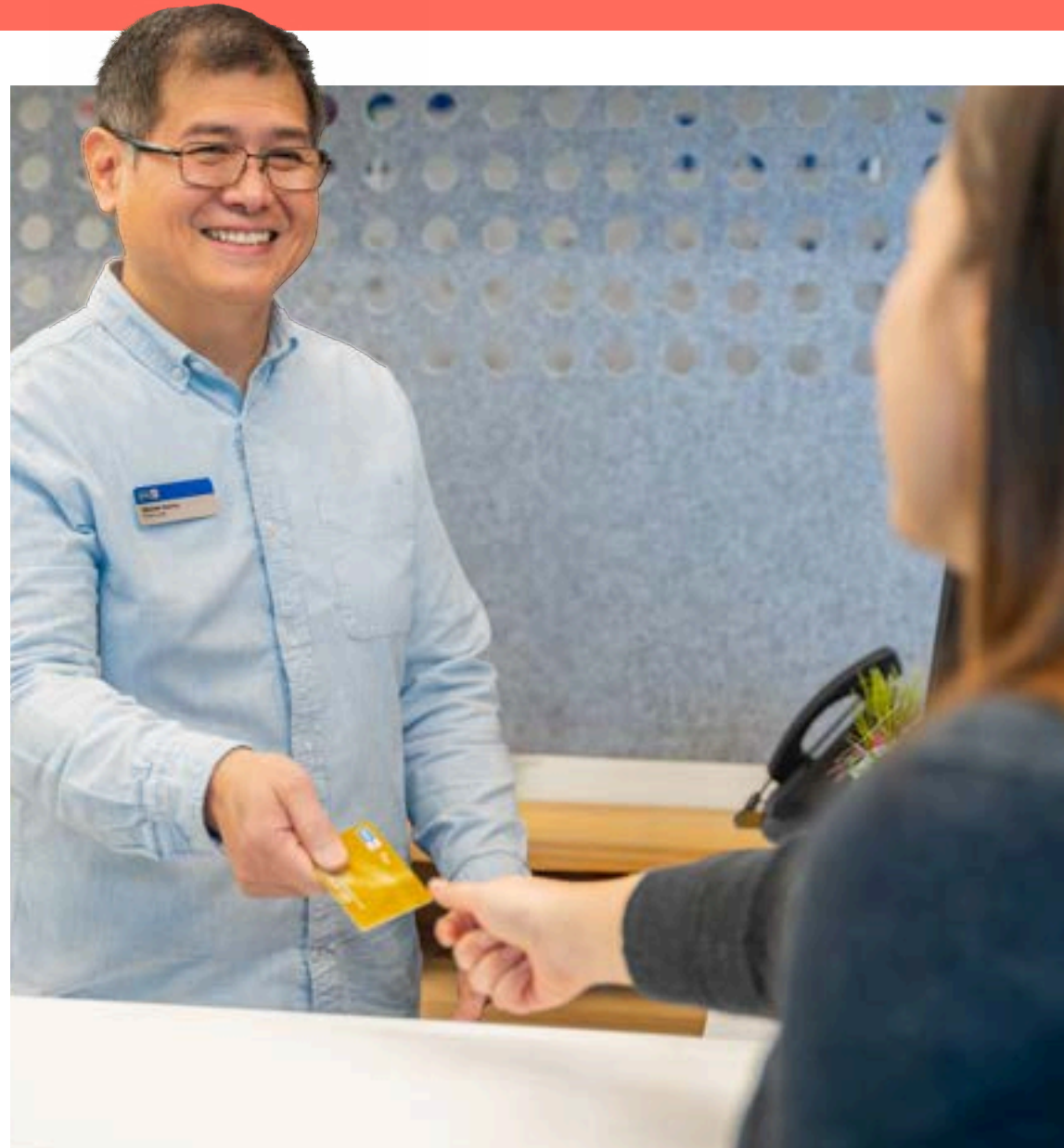
- Evolve E-Bikes and E-Scooters are made with a significant proportion of recyclable materials; 60% of the aluminum alloy and 80% of the steel are recyclable.
- We are the only micromobility operator in BC registered as a steward with the Electronics Product Recycling Association (EPRA). This means Evolve devices are recycled responsibly at the end of their life.
- Our fleet operations include EVs to lower our carbon footprint for everyday service and maintenance.
- Evolve provides data-driven insights to help the municipalities we partner with plan sustainable transportation and enhance mobility solutions.



Our Planet

These scores reflect how well we’re doing at minimizing our impact on the land, air and water around us. They help us measure the cumulative effects of all our combined carbon reduction initiatives across our organization.

	Description	Measure of Success	Baseline	F23 Goal	F25 Goal	F30 Goal	F24 Results
Greenhouse Gas Emissions	BCAA is committed to reducing the carbon intensity of our business by 50% from 2019 levels by 2030	Emission Intensity (Tonnes CO2e/\$1,000)	0.038	0.037	0.032	0.019	0.028
		% emissions intensity reduction	N/A	-2%	-10%	-50%	-27%
Carbon Neutrality	BCAA is committed to becoming carbon neutral by 2030	Carbon Neutrality	N/A	N/A	N/A	Achieved	N/A



Protecting Our *Prosperity*

Prosperity means more than financial results. The success of our products, services and overall business gives us the financial sustainability and strength to bring value to the world around us – to give more than we take.

As a purpose-led organization, success is the prosperity that BCAA's financial stability creates for people and the province. Our support for underrepresented groups, new services to meet more people's needs, finding innovative ways to promote stability and create prosperity, share our success and give back wherever we can.

Support for Underrepresented Groups

We're taking more action to create meaningful opportunities for community partnerships and organizations.

Protecting our people and communities is at the heart of building a more prosperous province. In addition to making our products and services more inclusive for diverse groups, we seek opportunities for artistic collaboration, economic empowerment and investment in learning.

Showcasing Indigenous Art

This summer, Evolve E-Bikes partnered with the Squamish Lil'wat Cultural Centre (SLCC) to display Indigenous art on Evolve E-Bikes around Whistler. The initiative featured two Indigenous artists: Chief Ray Natraoro (Ses Siyam), a well-respected artist from Skwxwú7mesh Úxwumixw (the Squamish Nation); and Redmond Qáwaŋ Andrews, a talented young artist from Lílwat7úl (the Lílwat Nation) and SLCC Cultural Ambassador. Both artists focused on the Spo7ez story, helping to inspire Whistler locals and visitors to learn more about the histories, rich cultures and peaceful co-existence of the two Nations.

Whistler

In photo: Chief Ray Natraoro (Ses Siyam), (left), Seq Mallory Ritchie, SLCC (centre), Redmond Qáwaŋ Andrews (right).

Investing in Impactful Organizations

This year, BCAA provided scholarships for Indigenous students at Jelly Academy to upskill in digital marketing training and micro-credentialing. We also sponsored program fees for Ethos Lab students.

Ethos Lab is a Vancouver-based innovation academy which fuses Black culture into science, technology, engineering, applied arts, and math (S.T.E.A.M) programming to empower youth.

Throughout the year, we support BCAA team members to learn, and we promote opportunities to donate their dollars and time to local organizations doing powerful work for underrepresented groups. This year's events included discussing active allyship, destigmatizing disability and a conversation series on Indigenous history and culture discussing what Indigenous means, first contact with Indigenous Peoples, residential schools and the Sixties Scoop.



A New Marketplace for Used Vehicles

This year, we launched BCAA Auto Marketplace - a new way to buy and sell used vehicles. It's another way that we're connecting with more people in BC.

For decades, we've connected over vehicles – whether it was helping out on the roadside, doing vehicle inspections, making sure drivers have the right insurance coverage, and more recently, through maintenance and repair services at BCAA Auto Service Centres.

Now, we're connecting in new ways, and showing up with more built-in-BC solutions that help people across the province. This year, we introduced BCAA Auto Marketplace, a market-leading digital platform where vehicle buyers and sellers can connect securely. With easy-to-use features, it's a new choice to help people in BC list their vehicle for sale and shop for and buy used vehicles confidently.

Unlike existing buy-and-sell sites or groups, BCAA verifies Member accounts, and pulls automated details about the vehicle based on its VIN number, amongst other BCAA Auto Marketplace benefits. Free to use for buyers and sellers, it's another way that we're connecting people in BC and helping them move forward.

Following the success of BCAA Small Business Insurance, which protects thousands of small business owners in BC, and BCAA GO, a new Membership that's helping people in BC save on adventures and everyday essentials, BCAA Auto Marketplace is one more way that we're listening to what people in BC want and creating new products and services to meet those needs.

While we'll continue connecting over vehicles, we're excited for what's next and how we can take that power of connection even further, by offering ways for our Members and other British Columbians to share advice, tips, savings hacks, and more ways to get the most out of life in BC.

More Options for Mobility

Creating prosperous and connected communities includes helping people get where they need to go and opening access to those who might not have other transport options.

Affordable Driving Options For Newcomers

In 2024 Evo partnered with **Immigrant Services Society of BC (ISSofBC)** to bridge the mobility gap for newcomers, including immigrants, refugees and students. With free Evo Memberships plus free driving minutes to anyone accessing ISSofBC services or programs, Evo is providing flexible transportation options for newcomers to get around town for education, employment and to connect with the community.

Filling Prescriptions For Nature

Evo teamed up with **PaRx** – Canada's nature prescription program – to make it easier for people around Vancouver and Victoria to get closer to nature for their health. Patients with a PaRx prescription can register for a free Evo and Evolve Membership and receive free drive or ride time to help them reach nature experiences. This is the first-ever collaboration between a nature prescription program and major mobility organization in Canada or internationally.

Evolve E-Bike Inclusive Mobility Program

We introduced the Inclusive Mobility Program to offer more accessible transportation services to underserved communities. This includes offering more affordable rates, establishing parking zones tailored to underserved areas and partnering with local non-profits to support individuals facing financial barriers or lacking access to smartphones.

Helping Healthcare Providers Get To Patients

Evo is the exclusive transport provider for the **Hospital at Home** program at Vancouver General Hospital and St. Paul's Hospital. The program gives eligible patients the option to receive care in their own home, which helps to free up hospital space for other patients. **Evo's fleet of car share vehicles gives safe, reliable transport to healthcare providers who are traveling to patient homes and has helped healthcare workers travel over 45,000 kilometres to deliver over 6,000 hours of patient care.**

Driven by our Purpose

2024 was another year of continued growth for BCAA.

Just like everyone in BC, we faced some challenges. Economic pressures, as well as high inflation and interest rates led Members and customers to be cautious with discretionary spending. Despite this, our relevant and growing range of products and services meant that we achieved strong year-over-year growth in our core business lines with Core Revenue increasing around 10% versus last year.

This growth did fall short of what we'd projected as lower consumer spending impacted several product lines, particularly Evo Car Share and Travel Insurance. But we remain well positioned in these markets and expect to see an improved environment in our 2025 fiscal year.

On the cost side, we experienced fewer Home Insurance claims than we'd expected, with thankfully less wildfire activity in BC this year. And the Road Assist team also performed strongly. Cost savings along with strong budget management resulted in a positive Operating Margin performance.

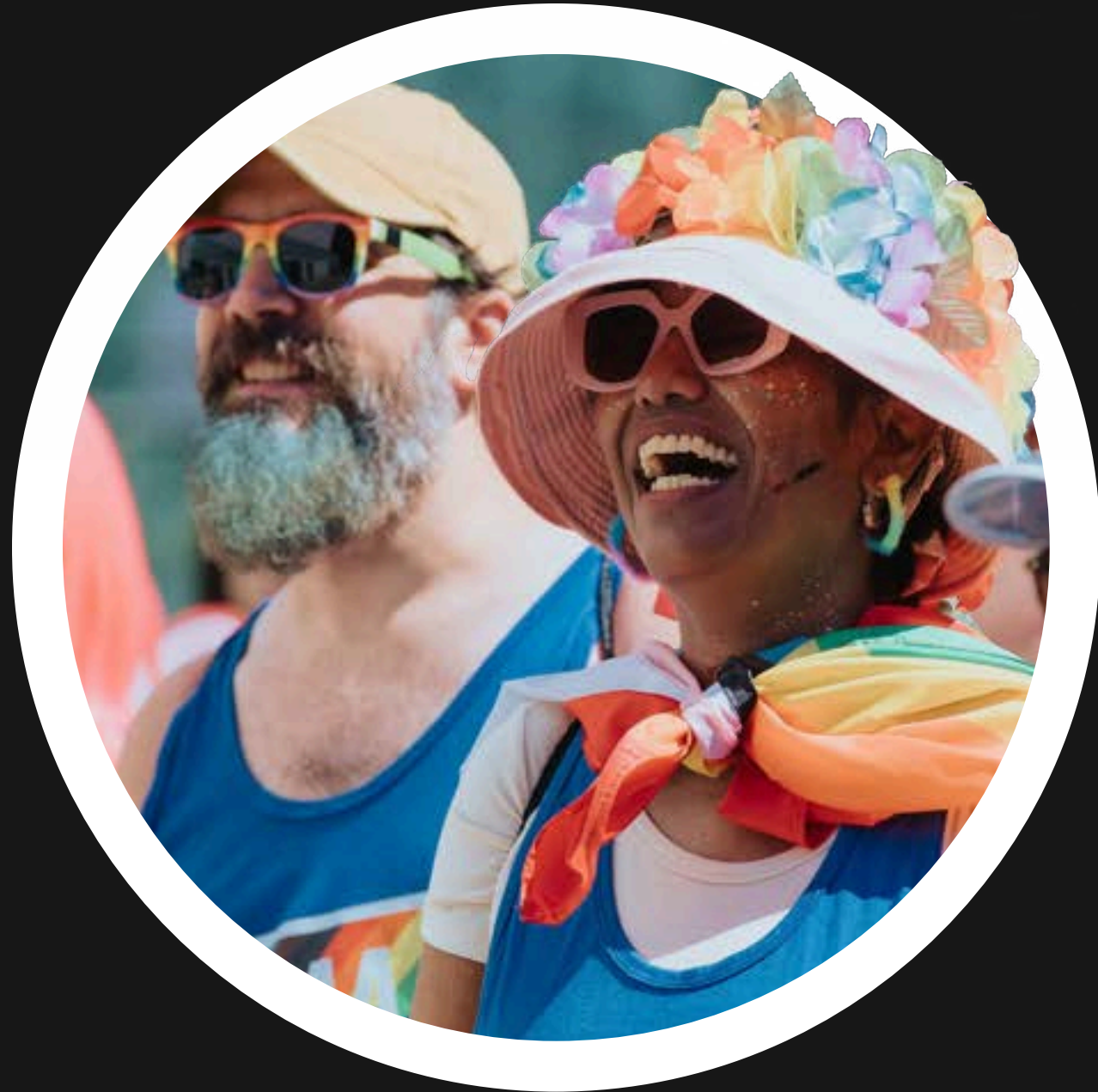
Through the year, we continued to strengthen and grow our core operations (Membership, Insurance, Evo, and Auto Service Centres), and found new ways to empower people to move forward. **Highlights include launching BCAA Auto Marketplace and doubling down on initiatives to help BC to defend against wildfires throughout the year. Finally, we made significant improvements to serve more Members and customers by phone and reduce wait times. This led to achieving the best customer satisfaction result in BCAA's history.**

Our Prosperity

These numbers provide a measurement of how well we’re doing at creating value across our organization and across BC. They help us see the connection between our financials and the impact we have in our communities.

	Description	Measure of Success	Baseline	F23 Goal	F25 Goal	F30 Goal	F24 Results
Organizational Prosperity	BCAA strives to create financial value and maximize Member value creating new pathways to Membership and solutions to move British Columbia forward	Member Count	1,007,912	1,047,090	1,112,826	N/A	1,084,385
		Core Revenue	\$296.3M	\$401.5M	\$483.96M	N/A	\$461.8M
		Operating Margin	\$15.1M	\$16.3M	\$22.4M	N/A	\$34.5M
		Net Promoter Score (NPS)	72.7%	71%	71%	N/A	76.3%
Employee Prosperity	BCAA supports the financial wellbeing of employees	Employee participation in pension plan	81%	92%	95%	95%	92%
Societal Prosperity	BCAA gives back to communities both in times of need and to create positive change	Investments in communities: Invest 1% of NIBT*†	\$1,083,241 <small>*(F21 Actual: 4.3%)</small>	5% NIBT	5% NIBT	5% NIBT	5% NIBT
		Employment and diverse workforce: GDEIB** progress relative to set benchmarks***	2+	3	3+	4	3

*Net Income Before Taxes | †Shared goal with *Our People - Community Impact* | ** Global Diversity, Equity & Inclusion Benchmarks | ***Shared goal with *Our People - Team Members*



Our Scorecard

Within the three pillars that we've committed to tracking — People, Planet and Prosperity — these are the impact targets by which we measure our success.

These numbers tell us when we're on track, when we're doing better than expected and where we need to course-correct.

This year, in our 2024 Impact Report, we're reflecting on our priorities as an organization and exploring opportunities to enhance our measurements for future reporting.

BCAA 2024 Scorecard

Our People	Description	Measure of Success	Baseline	F23 Goal	F25 Goal	F30 Goal	F24 Results	
Community	Community Investment	Dollars invested in communities	Invest 1% of Net Income Before Taxes (NIBT*)	\$1,083,241 (F21 Actual: 4.3%)	5% NIBT	5% NIBT	5% NIBT	5% NIBT
		Certified as a Caring Company through Imagine Canada	Invest 1% of NIBT*	Certified	Certified	Certified	Certified	Certified
	Employee Involvement	Increase employee engagement in helping to strengthen our communities	% of employees participating in donation-based initiatives	50%	60%	70%	80%	39%
			% of employees participating in volunteerism initiatives	4%	10%	25%	50%	17%
Awareness	Improve British Columbians' perceptions of attributes related to BCAA's community pillars	Safety – BCAA improves and advocates for road or community safety	77%	80%	82%	85%	77%	
		Prevent & Prepare - BCAA helps to reduce risk and increase preparedness for British Columbians	45%	46%	48%	53%	46%	
		Connection – BCAA gives back in their local community	24%	26%	30%	32%	26%	
Team Members	Diversity, Equity & Inclusion	BCAA is committed to supporting a workplace that represents, respects, and celebrates the diversity of BC	GDEIB*** progress relative to set benchmarks Representation across BCAA of diverse groups	2+ Align with 2021 BC Census Data	3 Align with 2021 BC Census Data	3+ Align with 2021 BC Census Data	4 Align with 2026 BC Census Data	3+ Aligned in 6 of 8 categories
		Health, Safety and Wellness	BCAA is committed to offering programs that support employee wellbeing	External audit of Health & Safety Program Maintain a wellness engagement score of 80% or higher	Successful 80%	Successful 80%	Successful 80%	Successful 80%
	Employee Engagement	BCAA is committed to inspiring individuals with a sense of purpose in their career and being known as one of the best places to work in BC	Engagement score of 74% or higher BC Top Employer status	76% Achieved	74%+ Achieved	74%+ Achieved	74%+ Achieved	83% Achieved
Our Planet	Greenhouse Gas Emissions	BCAA is committed to reducing the carbon intensity of our business by 50% from 2019 levels by 2030	Emission Intensity (Tonnes CO2e/\$1000)	0.038	0.037	0.032	0.019	0.028
			% emissions intensity reduction	N/A	-2%	-10%	-50%	-27%
	Carbon Neutrality	BCAA is committed to becoming carbon neutral by 2030	Carbon Neutrality	N/A	N/A	N/A	Achieved	N/A
Our Prosperity	Organizational Prosperity	BCAA strives to create financial value and maximize Member value creating new pathways to Membership and solutions to move British Columbia forward	Member Count	1,007,912	1,047,090	1,112,826	N/A	1,084,385
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Societal Prosperity	BCAA gives back to communities both in times of need and to create positive change	Investments in communities: Invest 1% of NIBT** Employment and diverse workforce: GDEIB*** progress relative to set benchmarks**	\$1,083,241 (F21 Actual: 4.3%) 2+	5% NIBT 3	5% NIBT 3+	5% NIBT 4	5% NIBT 3	

Our Commitment to the Future

As we step into 2025, we are looking forward with positivity.

It's been another year of progress. Focusing on doing good business is making a meaningful impact – protecting more people and communities across BC and building toward a bright future.

We remain confident that we can hold ourselves accountable and be held accountable to our voluntary impact measurement framework. We are committed to measuring our success by our positive impact on People, the Planet and how we drive the Prosperity of our business and province.

With our second year of measurement and tracking complete, we are learning more about the scope of our impact and how we measure it. We are tracking well across many areas and, in others, see opportunities to refine and evolve our actions and measurement to better record the story of our impact.

BCAA exists to Empower British Columbians to Move Forward and our focus is for everything we do to contribute to that purpose. This place we call home is all of Ours to Protect. We are only BCAA because of our team members, Members and customers. We are moving forward together, and we thank you.



Impact Report
2024