

Pay Transparency Report

BCAA 2025/2026 Report

BCAA

About BCAA's pay practices

BCAA serves 1 in 2 BC households with industry-leading products including home, car, travel and small business insurance, Evo Car Share, roadside assistance and full auto repair at BCAA's Auto Service Centres across the province. BCAA also has a long history of keeping our roads safe and giving back in ways that improve the lives of British Columbians and communities throughout our province.

At BCAA, we pride ourselves on equitable and transparent pay policies and practices. Our commitment to diverse, equitable and inclusive employment comprises all aspects of a team members' journey, including compensation. We believe everyone deserves to be compensated fairly in such a way that recognizes, respects and values individual talent and contributions.

Our dedicated team of 1,400 team members brings expertise from a diverse array of talent. Though BCAA team members represent various non-binary gender identities, female-identifying professionals, hereafter referred to as 'women', make up 55% of BCAA's workforce and 54% of our leaders. Male-identifying professionals will be hereafter referred to as 'men'.

According to an independent review by KPMG regarding pay equity, our organization has been identified as one that has a well-managed compensation program that establishes a framework for compensation decisions. The review indicated that no biases were found, and practices were considered to be fair, equitable and impartial.

Regarding actual pay differentials at BCAA, we are reporting that women are currently underrepresented in many of the higher-paying skilled trades (i.e. Red Seal Auto Mechanics) and highly specialized technical roles (i.e. Data Scientists), which may give the impression of an overall average pay difference between genders. However, if an equal number of women and men were in these roles, there would be no pay difference. The reality is that this underrepresentation of women in higher paying specialized jobs is also a direct reflection that there are more men than women within the broader workforce in these specific roles, therefore the candidate pool to select from is much smaller.

What is BCAA doing to reduce the pay difference?

BCAA has a comprehensive compensation program built on a job evaluation point-factor system. This system objectively evaluates each role, determining appropriate compensation levels based on the scope and complexity of the work, required skills, responsibilities and job-specific requirements. With this program in place, we can ensure equal pay for individuals of all genders performing the same jobs.

In addition to our compensation program, we focus on supporting gender representation. We have established guiding principles for our DEI program as outlined on our website and in our 2025 Impact Report. Additional continuous actions include:

- Setting annual goals to increase the recruitment and representation of women in trades and technical roles
- Using recruitment strategies including leveraging various diversity networks, partnering with local universities and colleges in trades programs and securing support from external search firms to reach diverse talent and expand representation
- Providing leaders with inclusive leadership training
- Focusing on internal career development opportunities
- Providing maternity and parental leave top-up benefit payments
- Establishing a Women@Work Employee Resource Group (ERG) to support professional development and career networking for women in the workplace
- Conducting annual reviews of our pay practices and policies to ensure they are equitable and aligned with our commitment to transparency

In the following pages, we share our pay data as per the British Columbia Pay Transparency Act legislation. Please note that this report is strictly a gender vs gender comparison.

HOURLY PAY

Why is there a pay difference?

At BCAA, all team members, regardless of gender, receive equal pay for the same position based on our established salary grid, ranges and compensation guidelines. However, we have a larger population of men that are in the skilled trades and specialized technical roles, so this can make it appear that men are paid more overall.

Like many organizations, we have a wide range of variations in pay rates based on compensable factors including the team member's experience, performance rating, time in role or length of service, education and skill level, the scope and level of responsibility of the role and current market rates.

As an example, in our Road Assist division where Fleet Drivers are Red Seal Mechanics (a specialized certification), there is also longer tenure for the men in these roles. Over 46% of our Drivers have 10+ years of service, which translates to higher pay for the same role due to the extensive experience of these men within the role.

Mean hourly pay difference

Men	$1.00
Women	$0.86

Median hourly pay difference

Men	$1.00
Women	$0.80

Are men and women paid equally for the same jobs?

Yes, all team members at BCAA regardless of gender are paid equally for the same jobs and in accordance with our salary grid and salary bands. For example, the average hourly pay for a Senior Software Developer Analyst at BCAA (at 100% of the salary range) shows a minimal pay difference in average hourly pay between men and women.

Mean hourly pay difference: Sr. Software Analyst

Men	$1.00
Women	$1.01

Factors such as experience, education, time in role, length of service and special skills are taken into consideration when determining pay within the job's range — but with all things being equal, both men and women would be paid at the same rate.

OVERTIME PAY

Who works overtime?

All team members are paid at the same premium rates when working overtime in accordance with the B.C. Employment Standards Act and Collective Agreements. The decision to work overtime is always voluntary unless there are emergency situations that require specific expertise during unforeseen circumstances such as severe weather events (i.e. snowfalls, heat waves) or wildfire claims response situations.

Even though overtime is worked relatively equally between men and women at BCAA (men 34%; women 35%), there's a notable difference in the average overtime pay between men and women since men are typically in skilled trades — and many of these roles are the ones that demand overtime during extreme weather situations. Therefore, this results in a pay difference between men and women's average overtime pay as illustrated below.

Mean Overtime

Paid Hours		Pay Difference	
Men	16.53	Men	$1.00
Women	11.30	Women	$0.68

Men work an average of 16.53 paid overtime hours, women worked 5.24 fewer paid overtime hours than men.

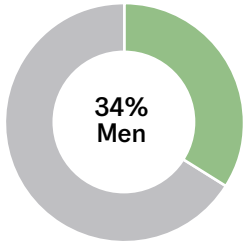
Median Overtime

Paid Hours		Pay Difference	
Men	3.00	Men	$1.00
Women	2.83	Women	$0.94

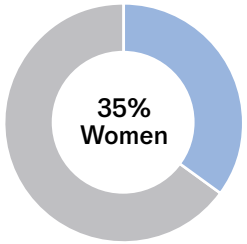
Men work a median of 3.00 paid overtime hours, women worked 0.17 fewer paid overtime hours than men.

Percentage of team members by gender category receiving overtime pay

Of the men in eligible overtime positions, 395 are receiving overtime pay.



Of the women in eligible overtime positions, 405 are receiving overtime pay.



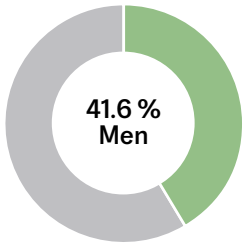
BONUS PAY

Who receives bonus pay?

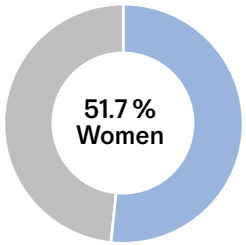
At BCAA, all team members are eligible for bonus pay as part of our total compensation program.

Percentage of team members by gender category receiving bonus pay

Of the men eligible for bonus pay, 585 are receiving bonus pay



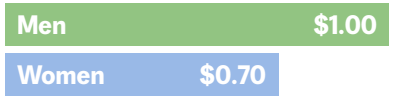
Of the women eligible for bonus pay, 727 are receiving bonus pay



Bonus opportunities vary by role and level of responsibility, with some technical, skilled trade and higher-paying roles offering larger bonuses. Differences in the distribution of women and men across these roles contribute to the difference in average (mean) bonus pay.

The median compares the middle bonus payment for women and men and is less affected by larger individual payments. At the median, women received $1.06 for every $1.00 received by men, showing that the typical bonus payments for women and men were more closely aligned.

Mean bonus pay difference



Median bonus pay difference

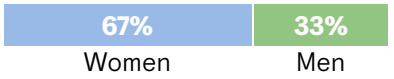


PAY QUARTILE BY GENDER

The following shows the percentage of women and men in each hourly pay quartile. At BCAA women occupy 47% of the highest paid jobs and 67% of the lowest paid jobs. This is still due to the fact that women are currently underrepresented in many of the higher-paying skilled trades and specialized technical roles at BCAA.

To address this, we are taking intentional steps in an attempt to improve gender diversity across these roles by expanding outreach and recruitment efforts to target women in technical and skilled trade roles. Though we don't offer trades programs yet, we're strengthening industry partnerships to attract more women and provide fair access to careers.

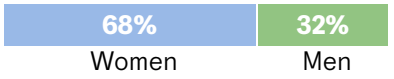
Lowest hourly pay quartile (lowest paid)



Upper middle hourly pay quartile



Lower middle hourly pay quartile



Upper hourly pay quartile (highest paid)



Conclusion

Equitable and transparent pay practices are a top priority at BCAA. All team members, regardless of gender, are paid equally for doing the same jobs.

Moving forward, BCAA remains committed to offer a comprehensive, objective and equitable compensation program that ensures equal pay for individuals of all gender identities performing the same jobs. We will also continue to prioritize initiatives aimed at enhancing gender representation in skilled trades and higher paying technical jobs. Further details on these actions can be found in the sections above, on our website and in our 2025 Impact Report.

At BCAA, we take pride in our 13.3% internal promotion rate for our 2026 fiscal year. By continually committing to creating pathways for women to advance, implementing targeted recruitment strategies and providing development opportunities, we are committed to addressing any real or perceived differences while continuing to ensure fair and equitable compensation practices that contribute to the overall success of BCAA.