

# RAA Group

## Annual Report

### 2013



Celebrating 110 years of service

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## **Mission:**

Serve our members.

## **Strategic Intent:**

Invest in providing a range of trusted services that help keep our employees and our members safe, secure and mobile.

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## Message from the President and Chairman

RAA maintained a strong financial position during 2012/13 against a background of economic and political uncertainty. The Board, Executive team and all RAA employees have worked hard to stay focused on achieving our strategic intent – to provide a range of trusted services that help keep our employees and our members safe, secure and mobile. We also remained committed to delivering the key results and projects that underpin RAA's success now and into the future.

It is my pleasure to report a strong financial result for the year, with the Group total comprehensive income up by \$6 million to \$17.9 million. Our insurance business continues to perform strongly and we've also seen positive results in our travel and secure services areas.

Delivering value and service to members is central to all decisions we make, be they at Board level or for staff in the frontline of service delivery, and it's been another great year for serving members. The More for Members program saw total savings grow by almost 85 per cent, providing lifestyle benefits to more than 160,000 members – and saving them over \$4 million.

Our frontline staff achieved a 93 per cent service-quality rating through a member survey, which is a rating above best practice. Our technical advisors assisted over 47,000 members with motoring enquiries and our Roadside Assistance Centre handled over a million calls in 2012/13, and answered 82.7 per cent of them within 30 seconds.

On behalf of the Board I would like to congratulate and thank all RAA employees, whose dedication, expertise and enthusiasm are the reason for these impressive achievements.

Strategically the Board has also had a productive year, reviewing and updating the RAA Strategic Plan to ensure it meets and addresses the new challenges before us and to take advantage of the opportunities that arise. The refreshed Strategic Plan, *Towards 2023*, was approved by the Board in June 2013 and is a living document.

Through the plan, the Board has endorsed the importance of continuing to build the RAA brand and reputation, with an emphasis on communicating the value of membership and broadening the business base. Continually improving service and reducing process complexity is another key challenge. Our Member-centric focus means we aim to build a stronger relationship by improving our understanding of our members' needs, therefore maintaining relevance and providing more member value.

Investigation of opportunities within a broader mobility theme is also a key aspect of the refreshed plan and we've already taken steps to deliver in this area with initiatives like the Mobility for Life forum and the launch of our new

*Years Ahead* – Lifestyle program, which expand our involvement in wider mobility considerations for our more mature-aged members.

During the year we re-entered the driver education business through a partnership which establishes our presence in the youth market and meets the needs of members who trust in RAA for road safety and education services.

Our advocacy efforts have centred on the Risky Roads campaign, which gave over 3,700 South Australians a voice on road safety in their community, and Demand Better Roads, in conjunction with AAA and other motoring clubs nationally. The results helped formulate and reinforce our position during the federal election campaign in our demand for stronger investment in infrastructure, safer roads and protection of motorists' rights.

While planning for the future has been our focus, we have also celebrated some historic milestones. The club marked its 110-year anniversary, while Australia's longest-running motoring magazine, *samotor*, celebrated 100 years of informing, educating and advocating on behalf of motorists.

We continued our Gold50 Appreciation events, thanking over 12,000 members around the state for 50 plus years of loyalty.

The RAA Board acknowledges and thanks Wendy Greiner, who stepped down from the Board in May 2013. Wendy's dedication and contribution to RAA over the past 18 years have been substantial, including her involvement as Director and member of a number of committees.

We welcomed Kathy Gramp to the Board in June 2013. Kathy's strong business acumen, skills and ethics have been built upon a wealth of experience gained through corporate finance, project management and directorships across a diverse range of Australian organisations.

Finally, in my last term as President I'd like to thank my fellow Board members, stakeholders and RAA employees for their commitment, vision and support. It has truly been a pleasure to lead the RAA Group and to participate in the organisation's substantial growth. I am particularly proud of RAA's contribution to improving the safety and mobility of its members and all South Australians.

**Ray Grigg**

President and Chairman of the Board

## Message from the Group Managing Director

Over the past 12 months we've spent a lot of time and energy speaking to our members about their needs and thoughts, both in relation to RAA and regarding their wider safety and mobility concerns.

Customer surveys, mobility forums, road safety campaigns, Gold50 and a myriad of other stakeholder engagement tools have helped us get to the heart of how we can best serve our members.

Feedback and input were gathered from over 26,000 RAA members and customers throughout the year. This valuable information is channelled back into the organisation to help us customise our product and services offering, improve service delivery, and advocate effectively.

It is therefore extremely gratifying to report that we continue to achieve industry-leading standards of service delivery. Our patrols attended nearly 385,000 breakdowns throughout South Australia, with 95.7 per cent of metropolitan breakdowns attended within an average of 29.5 minutes. They were able to get the member moving in 89 per cent of cases.

Our net assets now stand at \$187.6 million and we recorded a profit after tax of \$15.3 million for the financial year. This was achieved with growth in Group revenue to \$257 million, an increase of \$22.7 million over last financial year.

The insurance business once again delivered strong results for the RAA Group, exceeding budget and further growing the number of members who hold insurance with RAA. We introduced insurance discounts for blue and bronze members so all members can now save on motor and home insurance. The new RAA motor claims 'app' helps users collect and record information on their phone after a crash, and with over 1,800 downloads so far it's obviously seen as a valuable tool.

RAA Secure Services celebrated a major milestone, growing monitored-line customers by 60 per cent and exceeding \$1 million profit for the first time in its history. Our targeted acquisition program has greatly contributed to this success and RAA's A1 graded security-monitoring facility at Mile End now receives an average of 700 calls per day.

Our travel business also exceeded budget, with strong sales in cruising and particular success coming from our fully hosted domestic rail and sail packages. Travel insurance

continues to perform well and our exclusive partnership with Thrifty Car Hire delivers real savings to our members.

Expansion of RAA's range of mobility products has seen revenue for this range grow an impressive 62 per cent over the last year. Our retail business continues to perform well, with refit and relocation of some shops, including Gawler and Colonnades, having a substantial impact on sales.

Enhancement in our offering and promotion through new channels contributed to a 43 per cent revenue growth in online sales and the online platform continues to present many opportunities for the business to explore.

RAA has always been committed to supporting our members and customers in regional communities and in March 2013 we launched a new program providing direct and targeted funding into country South Australia. The inaugural RAA Regional Safety Grants program helped rural South Australians improve safety in their schools, towns and communities, with over \$50,000 distributed to 18 grant recipients.

Internally we continue to improve our technical capacity with ongoing projects to update our database of almost 600,000 members to a new technology platform, replacement of the road service dispatch system and an upgrade of our Secure Services monitoring platform.

I would like to thank President and Chairman Ray Grigg for his leadership over the past three years and also congratulate the RAA staff for their hard work, and a job well done, in serving our members to such high standards and improving the foundations of the business for future growth.



**Ian Stone**  
Group Managing Director

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# Leading the way – Board of Directors



**Raymond Grigg**  
*(President and  
Chairman of the Board)*



**Kathy Gramp**



**Geoff Rohrsheim**



**Tony Sharley**



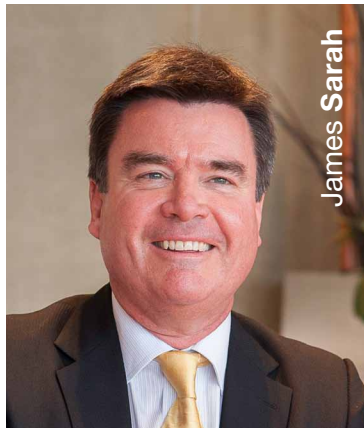
**Elizabeth Perry**



**David Cross**  
*(Vice-President)*



**Ruth Robinson**



**James Sarah**



**Karen Thomas**



**Rod Payze**



**Peter Siebels**



**Ian Stone**  
*(Group Managing  
Director)*



**Sharon Starick**

## Information on Directors

### **Raymond Grigg – President & Chairman of the Board**

F SAE-I/A, FAICD

Appointed in March 2005. Ray spent 47 years with General Motors in Europe and Japan, and as Director and General Manager for General Motors-Holden Operations. He is Chairman of RAA Insurance Ltd, Deputy Chairman of Bedford Group Ltd and Business Ambassador of the Central Districts Football Club.

### **David Cross – Vice-President**

BEC, CA, GAICD

Appointed in July 2007. David has significant experience as a CEO and senior finance executive, working primarily in large global businesses. He is a Director of RAA Insurance Ltd, Director of Operations (Asia Pacific) for Specsavers, and is a non-executive director of a number of businesses in the Asia Pacific region.

### **Ian Stone – Group Managing Director**

BEC, CA

Appointed Managing Director in August 2009 and formerly CEO from August 2007. Ian has extensive senior management experience and expertise in the motor, home and health insurance industry. He is a Director of RAA Insurance Ltd and various Australian automotive associated entities.

### **Kathy Gramp**

BA ACC, FCA, FAICD

Appointed in June 2013. Kathy's experience spans a diverse range of Australian organisations. She is Deputy Chairman of Masonic Homes Ltd, Director of the Silver Chain Group and the Adelaide Convention Centre. Kathy contributes to the community through the Leadership Institute of SA and as a member of the Council of Prince Alfred College.

### **Rod Payze**

BE, MSc, FIE Aust, FCILT

Appointed in February 2001. Rod is a Director of Flinders Port Holdings Pty Ltd. He is a former Commissioner of Highways who served the State Government as head of the Transport Agency for a number of years.

### **Elizabeth Perry**

LLB, MAICD

Appointed in March 2009. Liz is a Partner with EMA Legal, specialising in employment and industrial relations. She is a Director of RAA Insurance Ltd, Ritosa Pty Ltd, Ankara Pty Ltd, and Flinders University Council, and a member of various law associations.

### **Ruth Robinson**

RDA, RDAT

Appointed in April 2001. Ruth has a sheep and cereal cropping farm near Jamestown. Her community involvement has included the Mid North Health Advisory Council and the SA Farmers Federation and she currently serves on the SA Sheep Advisory Group.

### **Geoff Rohrsheim**

BE (Hons), M.Eng.Sc, Ass Dip (Computing), GAICD

Appointed in June 2011. Geoff is passionate about the IT industry and how IT can improve business performance in South Australia. Geoff is a Director of the Silver Lining IT Consulting Group, Chamonix IT Consulting, and Kloud Solutions.

### **James Sarah**

BAppSc (Build), MBA, FAIB, FAICD

Appointed in May 2005. James is Joint Managing Director of the Sarah Group and a Director of Masonic Homes Ltd. A graduate of Harvard Business School, past President of the Property Council, Institute of Building and Hindmarsh Rotary Club; James contributes valuable business, advocacy and community service skills and experience.

### **Tony Sharley**

BAppSc, MAppSc, MAICD

Appointed in May 2012. Tony is General Manager of the Riverland's peak tourism body, Destination Riverland. He is a strong advocate for a healthy Murray River and former manager of the award winning Banrock Station.

### **Peter Siebels**

BEC, FCA, CTA, MAICD

Appointed in May 2008. Peter is a taxation and business advisory specialist and is currently KPMG's National Managing Partner Private Enterprise. Prior to accepting this role he was a member of the National Board of KPMG Australia, Business SA, the State Theatre Company and the Walford Anglican School for Girls.

### **Sharon Starick**

BAGSc, GAICD

Appointed in July 2009. Sharon is a primary producer from the Murray Plains and is involved in rural and regional communities. She is Director of Rural Business Support, Grains Research and Development Corporation and the SA Murray-Darling Basin NRM Board.

### **Karen Thomas**

LLB (Hons), BEc

Appointed in June 2011. Karen is the Managing Partner of law firm Fisher Jeffries. Karen brings to the Board her skills and experience as a commercial lawyer, professional board member and private business owner. She has a keen interest in the development of public infrastructure and better roads.

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# Corporate Governance



## Directors

The names and particulars of Directors of the Royal Automobile Association of South Australia Inc. ('RAA') during the financial year are disclosed herein.

## Directors' meetings

The table at right sets out the number of Directors' meetings (including meetings of committees of Directors) held during the financial year and the number of meetings attended by each Director, while he/she was a Director or Committee Member.

## Board committees

There were five sub-committees of the Board operating during the year. Each operates under a Charter approved by the Board.

Their primary functions are as follows:

### Group Governance and Nominations Committee

The Group Governance and Nominations Committee is responsible for ensuring RAA's Corporate Governance Framework practices and procedures are relevant and appropriate. The committee ensures the Board and its committees operate effectively and efficiently and is also responsible for the administration of the Board election process.

### Audit, Risk and Compliance

The Audit, Risk and Compliance Committee is responsible for reviewing and reporting to the Board on internal and external audit performance, financial policies, statements and transactions, taxation, internal control and risk management.

## Investment Committee

The Investment Committee reviews the investments of RAA in line with the Investment Policy set and agreed by the Board.

## Group Remuneration Committee

The Group Remuneration Committee reviews the remuneration of Non-Executive Directors, the Managing Director and senior executives.

## Public Policy Committee

The Public Policy Committee is responsible for assisting the Board in ensuring that RAA public policies are relevant and appropriate. The committee meets as required, with membership being determined based on the matter being considered.

## Principal activities

The principal activity of the Group in the course of the financial year was the provision of motoring, insurance, travel and secure services to members.

The audited financial report of the Group for the financial year ended 30 June 2013 is available electronically on RAA's website [www.raa.com.au](http://www.raa.com.au) or by request.



### Summary of meeting attendance 2012/13

Directors	Board of Directors		Group Governance & Nominations*		Audit, Risk & Compliance		Investment		Group Remuneration		Public Policy	
	Held	Attended	Held	Attended	Held	Attended	Held	Attended	Held	Attended	Held	Attended
R Grigg	10	8	5	5	6	5	4	3	1	1	5	5
D Cross	10	9	2	1	6	6			1	1	5	5
K Gramp (i)	1	1										
W Greiner (ii)	9	8									2	2
R Payze	10	9					4	4			4	3
E Perry	10	9	3	2	6	6			1	1		
R Robinson	10	7	6	6							5	5
G Rohrsheim	10	10	6	6								
J Sarah	10	10			6	6						
A Sharley	10	8									3	2
P Siebels	10	9					4	4				
S Starick	10	10	6	5								
K Thomas	10	10	1	1			4	2				
I Stone	10	10	6	6	6	6	4	4	1	1	5	5

\*Members do not attend meetings of this committee, at which Board election matters are discussed if they are eligible for re-election at the AGM.  
 (i) Appointed 1 June 2013. (ii) Retired 31 May 2013.

### Remuneration Report

The Group Remuneration Committee reviews the remuneration packages of all directors and senior executives on an annual basis and makes recommendations to the Board. Remuneration packages are reviewed with regard to performance and other relevant factors in order to retain and attract executives of sufficient calibre to facilitate effective management of RAA. The Remuneration Committee seeks the advice of external advisers on remuneration packages that reflect the market.

Remuneration packages for the Managing Director and Senior Executives contain the following:

- a) Salary
- b) Benefits – including the provision of motor vehicles, fringe benefits tax and superannuation; and
- c) At Risk Component – performance-based payment dependent on the achievement of agreed targets.

For Non-Executive Directors, the Constitution of RAA specifies that the aggregate remuneration shall be determined from time to time by a general meeting. An amount not exceeding the amount determined is then divided between the Directors as agreed. At the date of this report the latest determination was at the Annual General Meeting held on 22 November 2010, at which members approved an aggregate remuneration up to \$450,000 per year.

The Non-Executive Directors' remuneration during the financial year is set out at right.

### Non-Executive Directors' Remuneration 2012/13

	Short Term Benefits	Post Employment Benefits	Total
Specified Directors	\$	\$	\$
R Grigg	39,238	25,962	65,200
D Cross	39,908	3,592	43,500
K Gramp (i)	2,223	200	2,423
W Greiner (ii)	–	29,077	29,077
R Payze	30,459	3,531	33,990
E Perry	6,670	24,830	31,500
R Robinson	28,899	2,601	31,500
G Rohrsheim	28,899	2,601	31,500
J Sarah	28,899	2,601	31,500
A Sharley	28,899	2,601	31,500
P Siebels	28,899	2,601	31,500
S Starick	6,669	24,831	31,500
K Thomas	28,899	2,601	31,500
<b>Total</b>	<b>298,561</b>	<b>127,629</b>	<b>426,190</b>

(i) Appointed 1 June 2013. (ii) Resigned 22 April 2013.

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## Making it happen – Executive team



**Ian Stone**  
Group Managing  
Director



**David McGown**  
Group Chief  
Financial Officer



**Peter Hurcombe**  
General Manager  
Strategy Risk & Investments



**Penny Gale**  
General Manager  
Public Affairs



**Malcolm Butcher**  
General Manager  
Human Resources



**Mike Walters**  
General Manager  
Information Services



**Douglas Parr**  
General Manager  
Secure Services



**Tom Griffiths**  
General Manager  
Sales and Marketing



**David Russell**  
Chief Executive,  
Insurance



**Dominic Jacob**  
General Manager  
Automotive Services

The above persons also had authority and responsibility for planning, directing and controlling the activities of RAA and its controlled subsidiaries ('the Group'), directly or indirectly, during the financial year;

The aggregate compensation paid and provided for the Senior Executives during the financial year is set out right:

	Consolidated 2013 \$	Consolidated 2012 \$
Short-term employee benefits	2,804,891	2,297,740
Long-term employee benefits	82,292	75,841
Post-employment benefits	199,473	264,548
	<b>3,086,656</b>	<b>2,638,129</b>

## Our people

Since 1903 our people have been at the heart of RAA's member service delivery and that hasn't changed in the last 110 years.

Our aim is to continuously improve RAA by building capability throughout our staff and supporting them in the delivery of excellent customer service.

This means making sure our internal processes meet customer needs and that we have the right people in the right job at the right time.

With a workforce of over 700, we are kept busy achieving this aim and ensuring that RAA is an employer of choice in South Australia. The professional, friendly environment and great employee benefits attract people to work at RAA, but that's not the only reason people want to join us.

The dedication and high standards of customer service we deliver 24 hours a day, seven days a week provides RAA with a profile and reputation in the South Australian community that other organisations just can't match.

It's important we live up to this reputation by providing our staff with the best possible work environment.

The annual MySay internal culture surveys provide positive feedback and also identify areas we can continue to improve and build a 'one team' culture across the Group.

The People section of our website features video insights into life as a patrol as well as employee testimonials on RAA employment practices like job sharing, learning and development, mentoring and community involvement.

Gender equality is about women and men being offered the same opportunities in the workplace, and enabling all Australians to balance paid work, caring and family responsibilities.

In accordance with the requirements of the *Workplace Gender Equality Act 2012* RAA lodged its annual compliance report with the Workplace Gender Equality Agency in May 2013. Go to [www.raa.com.au/annualreports](http://www.raa.com.au/annualreports) to view a copy of the report.

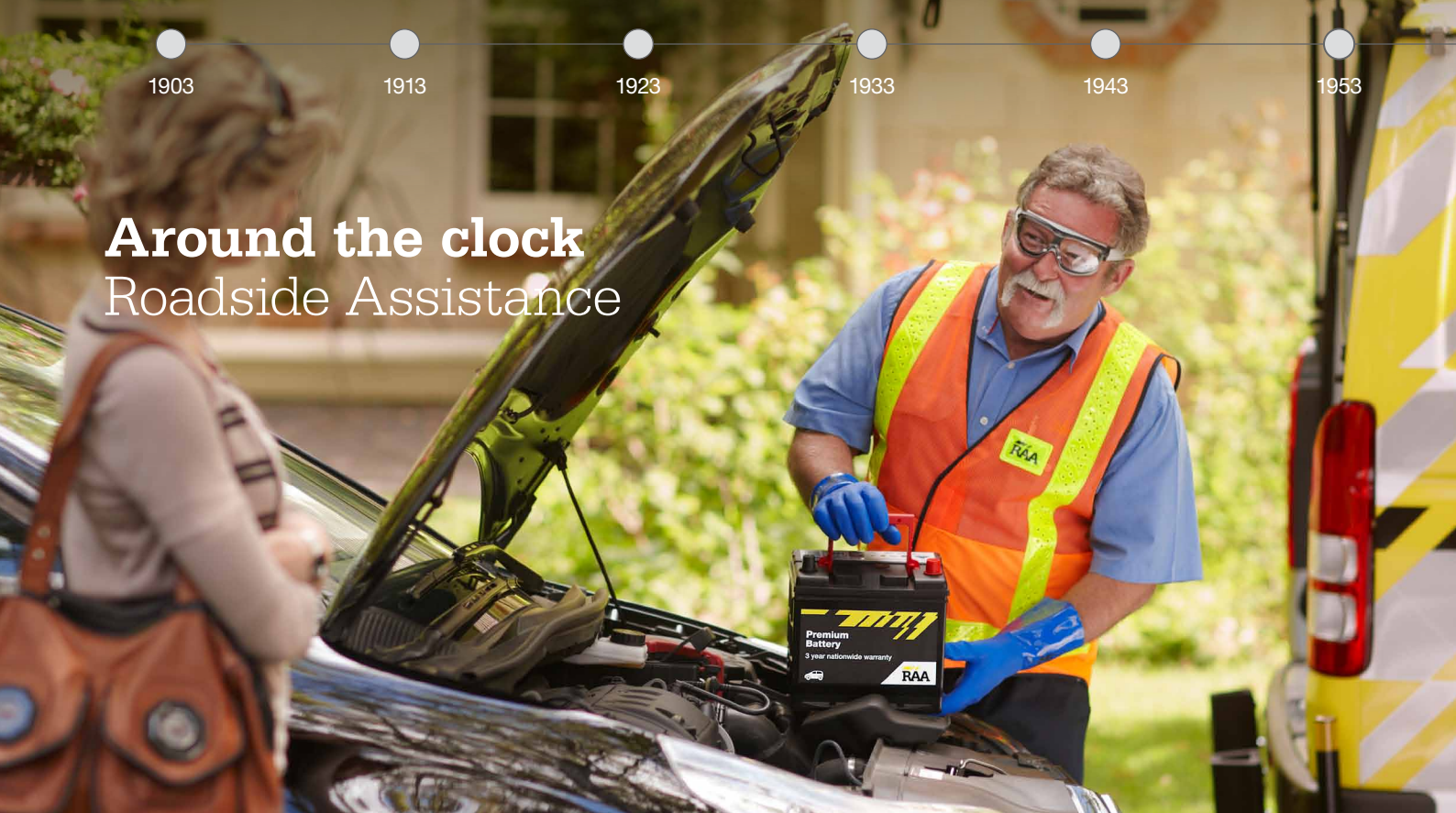
## Group Highlights at a glance

We continued our focus on member centricity and service:

- ▶ Our frontline employees achieved a 93 per cent service-quality rating through a member survey.
- ▶ Our patrols attended nearly 385,000 breakdowns throughout South Australia.
- ▶ We proudly celebrated 110 years of service to our members and the centenary of *samotor* magazine.
- ▶ Insurance recorded another profitable year, providing over \$100 million in claim payments.
- ▶ More for Members provided lifestyle benefits to more than 160,000 members – and saved them over \$4 million.
- ▶ Over \$50,000 was granted to improve safety in regional South Australian communities.
- ▶ Secure Services grew the business by 60 per cent.
- ▶ The Risky Roads campaign gave more than 3,700 South Australians a voice on road safety.
- ▶ Group revenue rose to \$251 million.



# Around the clock Roadside Assistance



Our members depend on the peace of mind Roadside Assistance provides around the clock seven days a week. Nearly 40 per cent of our members received assistance throughout 2012/13 – minimising the inconvenience and frustration of an unexpected vehicle breakdown.

And the great news is that, yet again, our Roadside Assistance Team – made up of 110 employed metropolitan patrols, 73 country and 35 metropolitan contractor patrols plus a small group of towing contractors and support staff – exceeded all annual service quality and timeliness targets.

This equates to over 384,000 patrol callouts with vehicles restarted in more than 89 per cent of cases.

Of metropolitan breakdowns, 95.7 per cent were attended within an hour, at an average of 29.5 minutes.

But there is always scope for improvement, and supporting the capability of our patrols continued to be a focus during the year with the rollout of a comprehensive program to improve safety of workers involved in roadside assistance. This involved first stage Workplace Health and Safety Induction, covering key aspects of RAA Standard Operating Procedures, and second stage driver training/observation, fire safety and first aid training.

The introduction of tablet technology to patrols in 2012 has improved functionality and efficiency, with an added layer of service for customers. Patrols electronically processed around 69,400 transactions at the roadside and received internal updates on the RAA intranet. They access the latest technical information on the road via the National Automotive Training Group website.

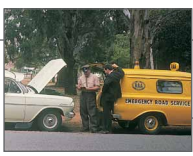
## Roadside Assistance facts and figures 2012/13

Roadside Assistance provided metropolitan	303,948
Roadside Assistance provided country	80,999
Roadside Assistance Centre calls received	1,019,000
Number of cars towed	42,430
Total patrols and contractors	218
Patrol vans	110
Batteries sold	62,000
Customer satisfaction with patrol arrival	96%

## Battery Service

RAA's Battery Service can deliver and install batteries free of charge for most vehicle types. The service also continuously collects and updates technical battery information for patrols and the RAA Battery Centres to keep the motoring public on the road.

In 2012/13 15 per cent of all patrol call-outs were to replace batteries.



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# More, and more, for members

## Membership

RAA's mission is to serve members and this is integral to every decision we make. Our new strategic intent was developed in 2012 and has underpinned our focus on developing and providing a range of trusted services that help keep our members safe, secure and mobile.

At year end our membership stood at 586,773 – that means over a third of all South Australians put their trust in RAA. With the addition of insurance and security customers we can proudly state that two-thirds of South Australian households have a relationship with RAA.

And 52 per cent of all members (302,637) chose an enhanced road service option, with either Premium or Plus membership.

## More for Members

In addition to roadside assistance RAA's membership card entitles you to access one of the world's largest member benefits programs. More for Members provides savings in Australia and worldwide – and we are constantly looking for new and innovative ways to grow member value. New partnerships with Simply Energy, Goodlife Health Clubs, Woolworths, Event Cinemas, Freedom Furniture and On The Run allowed members to save on items like electricity and gas usage, gym memberships, movie tickets, furniture and selected items at On The Run service stations.

The More for Members program saw total savings grow by almost 85 per cent, with our members saving over \$4 million as a result. This equates to an average of \$23.14 saved per Member transaction.

## South Australian Driver Education Business

In March 2013 RAA and Allan Miller Driving School entered into a partnership to deliver quality car driver training and education.

RAA and Allan Miller Driving School share a passion for putting safe drivers on the road through quality training and education. RAA has a desire to improve road safety and believes quality car driver training and education is a key to reducing the number of people killed or injured on the road.

We believe that learning to drive belongs within the education system. Driving is part of the planning for your child's future into employment, whether into a trade or vocation, or as a pathway to general mobility and independence.

RAA Members receive discounted member pricing and Allan Miller Driving School recommended by RAA's comprehensive Driver Education program is a South Australian first, allowing students to learn to drive as part of their SACE.

The new government requirement for 12 months and 75 hours on L-plates brings into law the requirement for learners to have more driving practice. Allan Miller Driving School recommended by RAA have structured their training program to work with families so the practice time creates a better, safer driver.

We look forward to growing this new business in coming years, with initial indications showing a positive reaction from members, high schools and the public.

## Regional South Australia

While many companies are reducing their presence in country Australia, RAA is dedicated to making sure members and customers in our rural areas have access to key RAA programs and services, and that we advocate effectively on their behalf.

RAA's 73 rural road service contractors attend over 80,000 vehicle breakdowns annually in South Australia and Broken Hill. The club also manages and supports 19 contractors in the Northern Territory for our sister club, Automobile Association of the Northern Territory.

Every year RAA experts drive and survey almost 5,000 km of South Australian highways and major rural arterial roads. This detailed technical data underpins lobbying efforts for funding to improve a number of key regional roads, including Dukes Highway, Sturt Highway, Highway One and Black Spot Projects.

While other businesses are closing down rural branches, RAA has decided to support the regional network by relocating some of our shops to more convenient locations as well as upgrading shop interiors and expanding product ranges. Shops in Clare, Gawler, Victor Harbor and Kadina have all benefited from this focus.

Our new Regional Safety Grants program is another indication of our commitment to the members and communities of rural South Australia.

## samotor

Against a backdrop of motoring tension and change, the first edition of *samotor* was launched in 1913. In 2013 *samotor* celebrated a century of advancing the rights of motorists, delivering the latest industry news and views and keeping our members informed. Now you can read an interactive copy online and we look forward to what the next 100 years will bring to your member magazine!

## Represent and influence – Public Affairs

RAA's ongoing promotion of safe, responsible road use is just one facet of our role as the independent advocate of South Australians on mobility and safety issues.

Whether it's through safe-driving campaigns, educating young road users, monitoring fuel pricing, assisting older drivers or assessing risky roads, RAA is always striving to make South Australia a safer and more mobile state for all ages.

Our Public Affairs team work to influence government policy, industry practice and general public awareness.

### Roads

South Australia currently has a significant road maintenance backlog and almost 20 per cent of our state highways are rated as medium to high risk.

The 2012/13 RAA's Risky Roads Campaign empowered road users in South Australia to nominate dangerous sections of road or intersections they use. RAA received more than 3,700 nominations and is currently assessing each of the nominated sites. We will then report the findings back to the relevant road authority to action.

In the lead-up to the September 2013 federal election RAA joined with the Australian Automobile Association (AAA) and the other motoring clubs of Australia in leading a campaign to demand stronger investment in infrastructure, safer roads and protection of motorists' rights. Through the Demand Better Roads campaign and our other advocacy activities, RAA and the AAA sought a commitment from all major political parties to implement road funding reforms and make road safety a national priority, by ensuring our national highways and roads are safe.

### Mobility for life

With current estimates projecting that nearly one-quarter of the Australian population will be aged 65+ by 2050, addressing the future needs of our rapidly

ageing population so we can keep them mobile and connected in the community is clearly one of our state's greatest and most significant challenges.

The Mobility for Life paper outlines RAA's vision for a safe, sustainable and accessible transport system for all South Australians through the various stages of their lives and for their entire lives. It focuses on all aspects of mobility – safety, sustainability and accessibility – across all modes including motoring, cycling, walking and public transport.

In March 2013 RAA brought together over 100 thought leaders and experts in mobility and aging at the 'Mobility for Life Forum' in Adelaide. The forum offered stakeholders the chance to collaborate, discuss and reach agreement on the priority mobility issues that require addressing in the short-to-medium term. The forum was hailed a huge success by stakeholders and our goal is to action forum outcomes whilst continuing to lead the way on Mobility for Life issues.

### Gold50

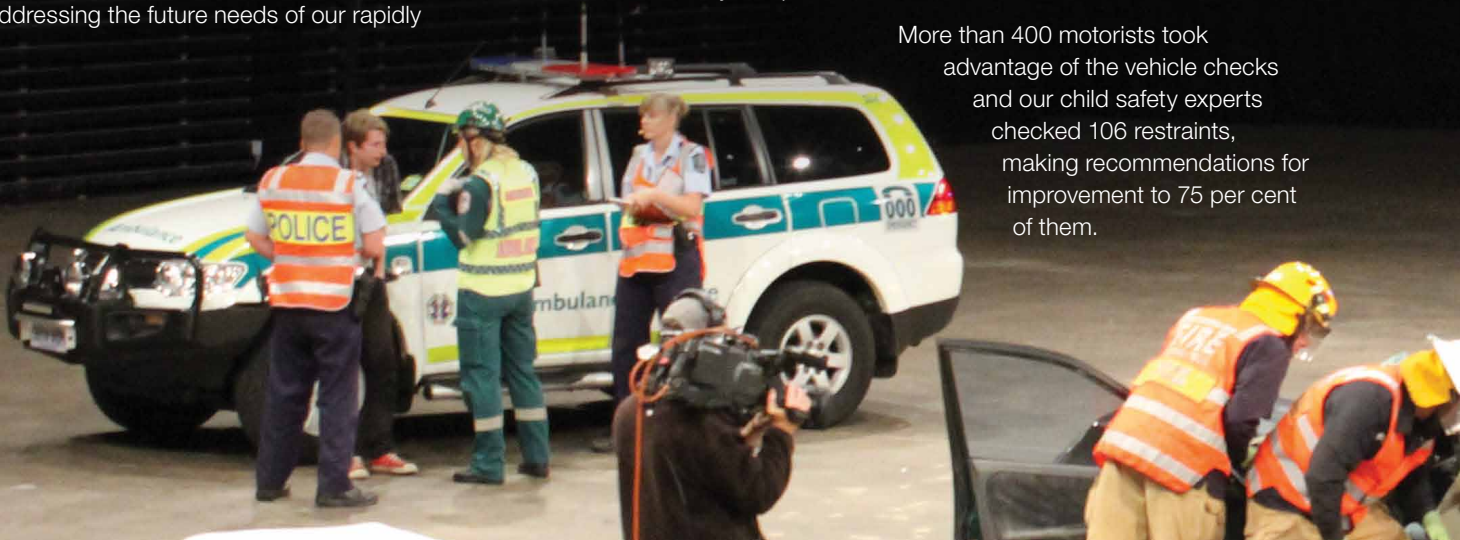
RAA held ten Gold50 appreciation events in both metropolitan and country areas for more than 12,000 attendees. Hosted by RAA President Ray Grigg to recognise members who've been with the organisation for 50 years or more, these morning teas are a celebration of the enduring relationship between the club and its most loyal members.

The events included a presentation of RAA's *Years Ahead* program and provided a chance for interaction with RAA staff from the various product and service areas of the organisation.

### Vehicle safety

Prior to Christmas 2012 RAA helped motorists prepare for their summer getaways by offering 'free pre-holiday vehicle checking stations' in locations across metropolitan Adelaide. This year we partnered with Bridgestone, which provided tyre experts to check and advise drivers.

More than 400 motorists took advantage of the vehicle checks and our child safety experts checked 106 restraints, making recommendations for improvement to 75 per cent of them.





### Regional Safety Grants

RAA strives to improve the safety, security and mobility of all South Australians but the first RAA Safety Grants program focused squarely on improving safety for people of all ages and backgrounds in regional South Australia.

The spread of worthy grant applicants, from Kangaroo Island to Mundulla, made selecting the final recipients difficult but some projects stood out as having the potential to make a considerable difference to local communities – and even save lives.

The total funding pool of \$51,529 was shared between 18 safety-related community projects around the state and announced in June 2013.

Funded projects range from first aid training for the Clare Scout Group and safe fencing at the Mundulla oval, to a last-resort fire refuge at Louth Bay.

This was the inaugural RAA Grants program and given the way regional groups embraced the opportunity to improve safety in their schools, towns and community facilities, RAA looks forward to continuing the program on an annual basis.

### Helping older drivers

With more mature drivers than ever before on our roads RAA is committed to keeping them driving safely and with confidence. But we are also concerned with their mobility options when driving is no longer feasible.

RAA launched a new education program in 2013, *Years Ahead: Lifestyle*, to promote an active and mobile retirement and complement the successful *Years Ahead* program, focused on road safety and staying mobile as you age.

*Years Ahead: Lifestyle* looks at how to choose a safe car, saving money on fuel, interstate motoring and how to transport your grandchildren safely. It also covers security at home and while you're away, as well as tips for staying healthy and mobile.

RAA's *CarFit* program also provides older drivers with the peace of mind they need to continue driving with confidence. Trained professionals, including a qualified occupational therapist, offer tailored advice on how older drivers and their car can 'fit' together to maximise safety and comfort.

These programs, plus our involvement in Mobility for Life and aged care service, ensure we remain on the cutting edge of mobility issues impacting all South Australians as they age.

### Saving young lives

Street Smart is South Australia's largest youth road safety event and in March 2013 RAA partnered with the Motor Accident Commission to give over 4,000 year 10, 11 and 12 students a front row seat to the real consequences of being involved in a serious car crash. Students witnessed the dramatic scene of a fatal road crash simulation and heard the heartbreaking and life-altering stories of crash survivors and families who have had their lives torn apart by a road crash.

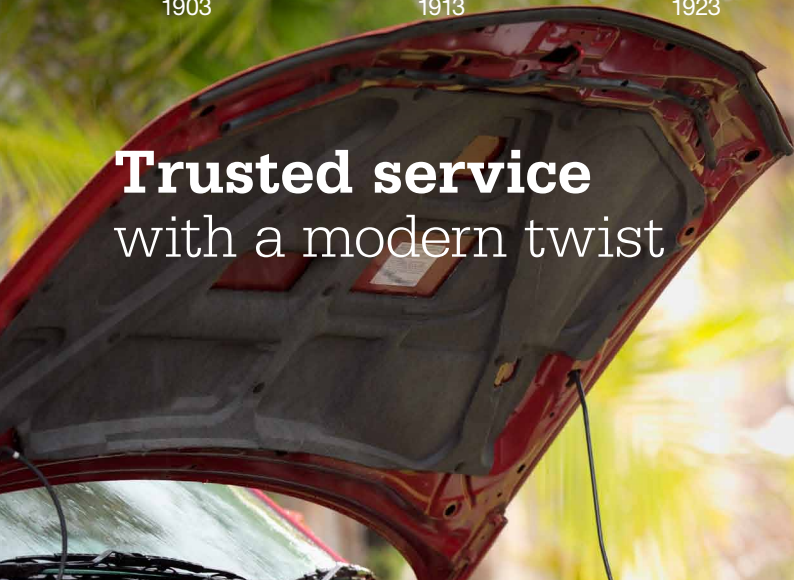
Other youth-focused initiatives included our Tell the World road safety competition, which gives high school students the chance to research and develop a road safety message in the form of a billboard or video clip, and sponsorship of the Road Awareness Program (RAP) presented by the South Australian Metropolitan Fire Service. RAA also continued its support of the AAA's *Keys2drive* program for learner drivers and the Learner Driver test remains one of the most popular pages on RAA's website.

### Sponsorship

As part of our commitment to the South Australian community, RAA undertakes a number of road safety, youth, environmental and community-based sponsorships. In addition to RAP and Regional Safety Grants, sponsorship activities in 2012/13 included: the McLaren Vale Sea & Vines, Clare Gourmet Weekend and Barossa Gourmet weekend designated driver campaigns; Ride Like Crazy, The Copper Coast Cornish festival, Memory Walk for Alzheimer's, and many more across our state.



## Trusted service with a modern twist



### Shop

In 1971 RAA opened its first bookshop in the Grenfell Street head office, a precursor to our current one-stop shop. Over forty years later we still sell books but they form a small part of the comprehensive product range you'll find in our retail network of 22 shops throughout South Australia and Broken Hill.

In the past year we've continued to expand, refit and relocate our shops, providing customers with the opportunity to purchase mobility scooters, travel accessories, security products, insurance, travel and security services.

Shop sales exceeded the annual budget, despite a difficult retail environment and competition from other channels. In 2012/13 we upgraded the technology platforms used by our shops to improve the way we conduct cashiering and manage inventory.

### Retail Contact Centre (RCC)

Over 80 RAA staff work in our RCC, receiving 614,777 customer calls in 2012/13. Members were assisted with membership renewal, purchase and upgrade; travel bookings; insurance renewals and sales; security enquiries and sales; and general member enquiries. A new interactive voice response system was introduced in 2013, providing a better member experience and improved functionality for staff.

### Take a trip – Travel

It was a successful year for our travel team. Our cruising product and the introduction of escorted Rail and Sail packages were a standout success, selling out well in advance and really living up to the promise of no airports, no visas, and no hassles.

The Member Holiday Savings brochure is released twice yearly, offering an easy way for members to pre-purchase and save on attractions and day tours throughout Australia.

Travel insurance continues to perform strongly and will remain a focus for the retail network.

Our exclusive partnership with Thrifty Car Hire continues to offer members the chance to save with rates that can't be beaten.

The internet has changed how people research and organise travel and throughout 2012/13 we've strengthened our presence on RAA's website and social media channels. Special offers, competitions, weekly blogs, tips and videos help customers plan, book and, maybe even win, the trip of a lifetime. These efforts have seen a 24 per cent increase in unique visits to our travel pages, with 14 per cent of all RAA website visitors viewing travel content.

### Mobility products

During the year we have expanded our range of mobility products and seen sales grow 62 per cent over the previous year. Attendance at shows and events, including Gold50, RAA's Ageing and Mobility Summit and the Retirement and Lifestyle Expo, helped raise awareness of our product range and drive sales leads.

### Online

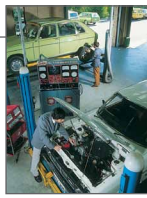
In the last 15 years we've used technology to help us revolutionise the way we communicate with members. We've upgraded the RAA website to centre on the needs of our members, introduced e-news bulletins, online member surveys, grown our social media presence from zero to a community of over 20,000 users on Facebook Twitter and LinkedIn, and built a library of over 149 YouTube and vimeo videos.

RAA's online shop offers an extensive range of products to help you day to day, on the road, off road, with the kids, mobility, motoring needs and travel accessories. We've enhanced our website offering and expanded our promotional efforts into new channels, contributing to an impressive 47 per cent growth in our online business in 2012/13.



1963

1973



1980

1993

2003

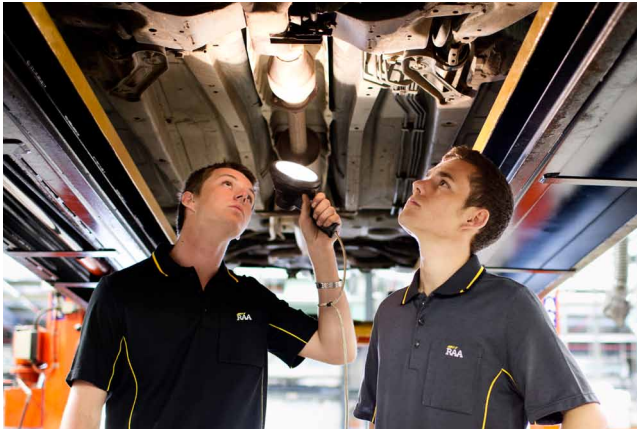
2013

## Our expertise is yours

### Technical Advisory

Last year our team of passionate and knowledgeable auto technicians answered 47,000 calls from members and provided free motoring advice in response to questions on topics like new and used vehicle purchases and warranty conditions, car reviews, new technologies, use and maintenance, and diagnosis of repairs.

There's not much our team of seven experts doesn't know about cars – and they are always learning through their ongoing data collection for Australia's Best Cars and report preparation on areas like vehicle operating costs and new vehicle standards, as well as reviews on the latest model cars. They also share their expertise on the RAA website, in *samotor* and on Facebook – so their expertise really is yours for the asking.



### Vehicle inspections

Over 5,000 members used RAA's independent and impartial vehicle inspection service in 2012/13 when buying or selling a car, planning a long driving trip or checking a vehicle, where the warranty was about to expire.

Our experienced and qualified inspectors also provided a further 1,821 inspections for RAA Approved Vehicle Dealers.

### Roadside Assistance Centre (RAC)

All RAA and Automobile Association of Northern Territory member requests for breakdown assistance are directed to the RAC 24/7, and we also receive after-hours calls on behalf of the Royal Automobile Club of Tasmania. It's the hub of our road service and a major customer touchpoint for members, with the RAC handling in excess of 3,000 calls on any given day.

Service delivery relies on the expertise of the RAC team, who handled more than 1.02 million calls in 2012/13, and answered 82.7 per cent of them within 30 seconds.

Of members surveyed throughout the year 98.2 per cent felt their request for roadside assistance was answered promptly and 99.2 per cent of members surveyed believe their call was handled politely, professionally and efficiently.

The RAC team also manages a range of commercial roadside assistance programs and provides incident management services to our growing number of Plus and Premium members. This year they managed in excess of 18,000 incidents for Plus/Premium members requiring the provision of extended benefits and assistance beyond basic road service.

### Safety Centre

The Safety Centre at Mile End provides free expert advice to Member parents on the best way to safely restrain children. Non-members can also use this service for a small fee and by appointment.

*CarFit*, a program providing advice and information to older drivers, is also delivered through the RAA Safety Centre and offers tailored individual advice on how you and your car can 'fit' together to maximise safety and comfort. *CarFit* has also been expanded into the wider community to sites including Mt Barker, Port Elliot and the Barossa.

### Legal Advisory

Sometimes it's hard to understand the legal ramifications of motoring related matters so our legal advisory team offer free legal advice for RAA Members. Throughout the last year we have also taken this expertise to the airwaves with regular fortnightly spots on ABC 891, commercial and community radio.

### Approved Repairers

RAA strongly recommends the services of our 450 Approved Repairers throughout South Australia, offering mechanical repairs, vehicle servicing, crash repairs, and a range of specialist services such as air conditioning, auto electrical, automatic transmissions, LPG autogas and more.

RAA Approved Repairers must guarantee their workmanship, maintain a fair pricing policy, agree to follow the RAA Code of Practice and maintain standards in equipment and qualifications to remain accredited. This year RAA has introduced technology and service initiatives, including digital assessing and more rigorous auditing, to ensure these standards are maintained to the highest level.

# Insurance you can trust

The insurance business has again delivered strong results for the RAA Group, achieving above-budget profits in the financial year 2012/13.

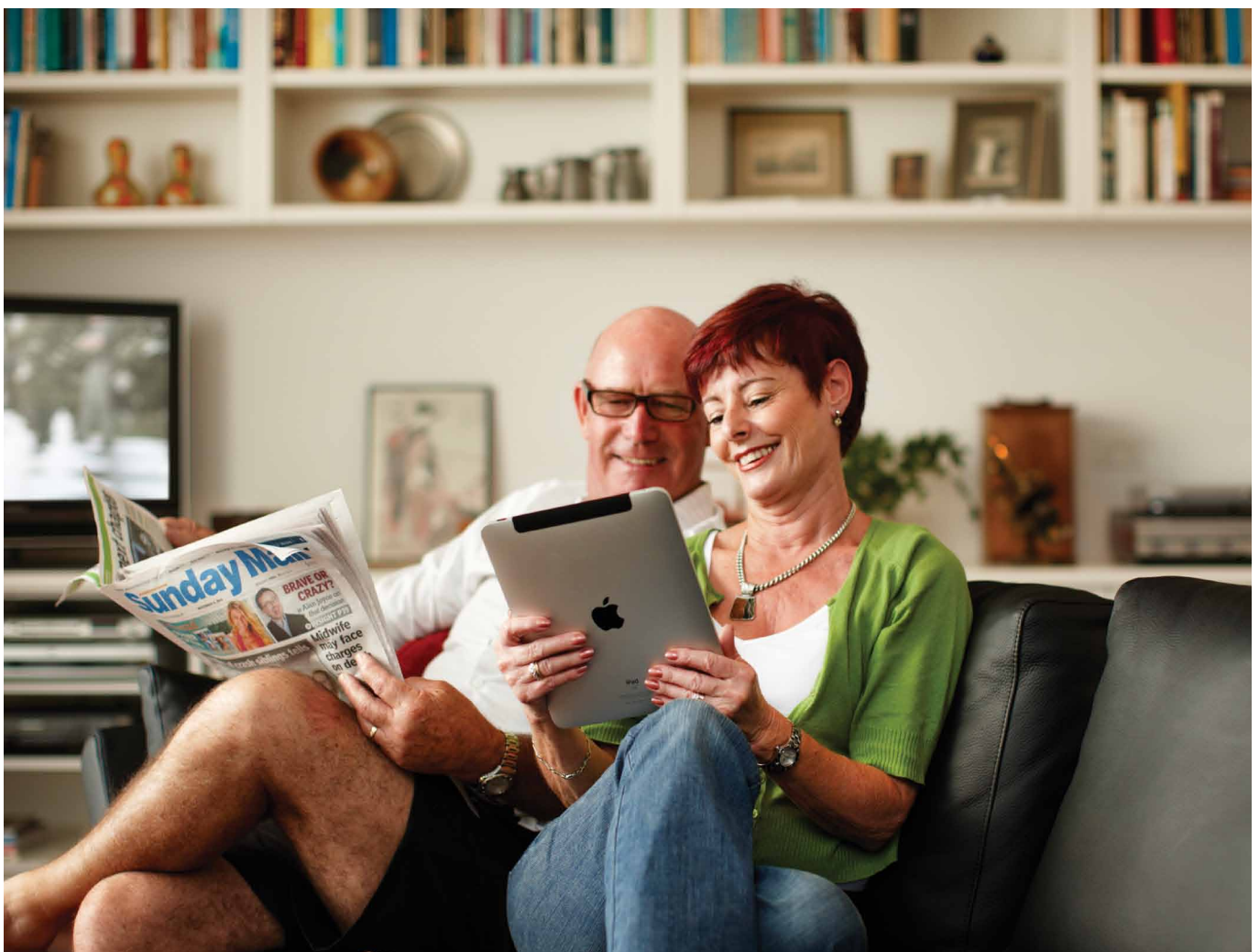
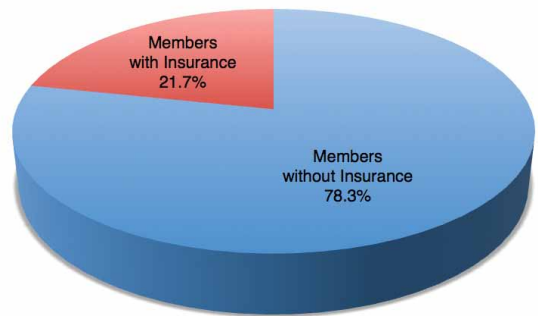
This significant and continued growth has seen us effectively double in size over the past six years, and today we are South Australia's largest personal lines insurer. This is an outstanding achievement in a very competitive market.

During the past year we've focused on innovation and engagement with our customers and staff. We've seen robust new business growth, and continued to look after people when they need us, providing over \$100m in claim payments.

We pride ourselves on providing value for money products, excellent customer service and discounts for members. This year we introduced motor insurance discounts for blue and bronze members, so all RAA members now save on motor and home insurance.

The number of members who are also insured with us has increased to almost 22 per cent and we continue to strive to grow this number.

**Members with/without insurance**



1963

1973

1983



1994

2003

2013

The best source of feedback and information on customer service is undoubtedly you, our members. Research has shown RAA continues to receive excellent scores for customer satisfaction and loyalty. Insurance achieved motor and home satisfaction scores of 90 per cent and increased our overall customer satisfaction by 3.7 percentage points on the previous year.

The insights gained from market research, customer satisfaction feedback and community consultation in areas like Port Lincoln provide us with greater understanding of the relationships our customers have with us and ensure we can respond to your needs with agility and precision.

Fostering strong partnerships with key service providers helps insurance achieve our goal of ensuring a quality experience for customers whilst managing claims costs. In the past year we commenced a key relationship with a mobile phone repairer, meaning better repair or replace options for damaged mobile phones.

The introduction of digital motor assessment with key country and metropolitan crash repairers and a streamlined process for assessing glass claims have also contributed to an improved claims experience.

Insurance launched a new motor claims 'app' in 2013 to help customers collect information and record details on their mobile phone after a car crash. We've had over 1,800 downloads to date and are looking at other innovative ways technology can help us support our insurance customers.

The Motor Trade Association (MTA) is the motor repair industry's peak body. The MTA's 2012 survey of body repairers rated RAA number one to deal with for the second year in a row. MTA CEO John Chapman said the win is 'a testament to the way RAA carry out their automotive insurance business.' We believe a better relationship with motor repairers means a better result for our customers.

Insurance's excellent customer retention results also reflect the quality of service our customers receive when making a claim with us.

A defining achievement for the year was undoubtedly the delivery of a major new technology platform. Implementation of the new system was one of the largest projects ever undertaken by RAA. A great effort from all our people ensured the success of this two-year project, with very little impact on customer service throughout the changeover. The new system provides better information about where we can be more competitive and where we can deliver additional value for our members.



George celebrated ten years as the face of RAA's insurance marketing campaign in 2013. The RAA brand continues to be our best form of advertising, with the enduring qualities of trust and reputation continuing to differentiate us from other insurers.

Insurance looks forward to another year of continued business growth, providing value to members, and contributing to the financial sustainability of the RAA Group.

## Your safety counts – Secure Services

RAA's move into security services has been a natural extension of our member focus over the last 110 years and we are proud to provide our customers with industry-leading personal and property security offerings. This has been a year of exceptional growth in both personal and asset monitoring for our Secure Services team.

We achieved 60 per cent growth in monitored customers during the year.

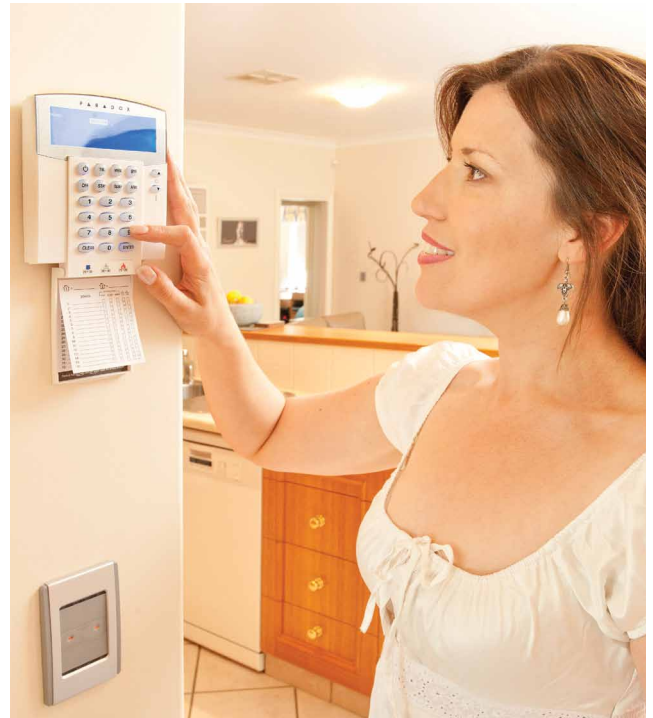
Our targeted acquisition program has greatly contributed to this success, with strategic growth in both regional and metropolitan South Australia. We've also taken on interstate monitoring, including conducting monitoring services on behalf of the Royal Automobile Club of Victoria.

The Mile End facility hosts our A1 graded 24/7 Security Monitoring Centre, which receives an average 700 calls a day to our specialist respondents.

Monitored personal alert systems are one of RAA's fastest growing security products, with 900 personal emergency monitoring calls received per month, of which 22 per cent require ambulance assistance.

Product development is a pillar of our Secure Services growth strategy, with our team exploring opportunities in areas such as lone worker technology, emergency response, wandering alerts, products for people with cognitive or physical disabilities and dementia.

In the coming year Secure Services looks forward to building on the success of 2012/13 with an upgrade to the monitoring technology platform – providing even more opportunities for growth through new channels and acquisitions.



### Award win

A focus on elderly customers and aged care facilities has reaped rewards in both sales volume and industry recognition, with RAA winning the Industry Supporter Award at the Aged Care Awards SA/NT 2013. This award recognises excellence in the development of products, services or other support to the aged care industry.

The judges were impressed with RAA's service levels and commitment to improving and developing products to help keep elderly customers safe in our community and made special mention of RAA's leading role in the aged care space.

### RAA Safety Report 2013

The inaugural RAA Safety Report 2013 explored the security challenges of everyday South Australians, including the impact of break-in, and the most popular security solutions.

The report findings were shared with members on the RAA website and garnered extensive media interest. We look forward to conducting the 2014 survey and sharing our expertise and experience to keep more South Australians safe and secure in their homes and out in the community.





# Statement of comprehensive income

For the year ended 30 June 2013

	Consolidated 2013 \$'000	Consolidated 2012 \$'000
<b>Continuing operations</b>		
Revenue – Association	92,974	84,176
Revenue – Insurance	157,604	142,165
<b>Total Revenue</b>	<b>250,578</b>	226,341
Other income	6,332	7,902
Share of net profits of an associate	154	66
<b>Total income</b>	<b>257,064</b>	234,309
<b>Expenses</b>		
Employee benefits	(59,842)	(56,546)
Payments to contractors for roadside assistance	(14,297)	(13,816)
Cost of sales	(13,792)	(8,046)
Depreciation and amortisation	(6,271)	(5,255)
Finance costs	(1,271)	(1,300)
Insurance claims expense	(98,038)	(93,418)
Outwards reinsurance premium expense	(11,956)	(8,661)
Other expenses	(33,261)	(31,488)
<b>Total expenses</b>	<b>(238,728)</b>	(218,530)
<b>Operating profit before income tax from continuing operations</b>	<b>18,336</b>	15,779
Income tax expense	(3,045)	(4,379)
<b>Operating profit after income tax from continuing operations</b>	<b>15,291</b>	11,400
<b>Net profit after tax for the period</b>	<b>15,291</b>	11,400
<b>Other comprehensive income</b>		
<i>Items that may be reclassified subsequently to profit or loss</i>		
Net fair value gains on financial assets and derivatives	3,266	880
Income tax on items of other comprehensive income	(980)	(155)
<i>Items that will not be reclassified subsequently to profit or loss</i>		
Actuarial gain/(loss) on defined benefit plan	414	(313)
Income tax on items of other comprehensive income	(124)	94
<b>Other comprehensive income for the year net of tax</b>	<b>2,576</b>	506
<b>Total comprehensive income for the year net of tax</b>	<b>17,867</b>	11,906

## Discussion and analysis of the Statement of Comprehensive Income

2012/13 was another highly successful year for the RAA Group. Operating profit before tax for the year increased by \$2.5 million (15.8 per cent) to \$18.3 million. Total comprehensive income for the year is \$17.9 million, which is comprised of operating profit after tax and other comprehensive income, as compared to \$11.9 million in 2011/12. This increase of \$6.0 million is primarily a result of a strong insurance contribution, as well as an increase in the value of our investment holdings.

The Group continued to show strong income growth of 9.7 per cent to \$257.1 million. Insurance had a strong year contributing a \$15.4 million increase in insurance revenue off the back of its highest underwriting result on record. Association revenue also increased during the year and contributed an additional \$8.8 million on the prior year. Good growth occurred in Secure Services and Travel products.

Total expenses increased by \$20.2 million from \$218.5 million to \$238.7 million. The four major expenses of the Group comprise employee benefits, payments to contractors for roadside assistance, insurance claims expense and cost of sales.

Employee benefits, which include all salaries, wages, allowances and superannuation contributions increased by \$3.3 million to \$59.8 million, in line with the growth of full time equivalent staff to 777 compared to 736 at the end of 2011/12. Roadside assistance contract payments of \$14.3 million increased marginally reflecting lower job call outs for the year. Insurance claims of \$98.0 million, increased by \$4.6 million as a result of lower than expected claims in the household portfolio, while motor claims were as expected. Cost of sales of \$13.8 million increased from the prior year by \$5.8 million due to the introduction of high turnover shop products during the year, which is also reflected in the increase in shop sales.

# Statement of financial position

As at 30 June 2013

	Consolidated 2013 \$'000	Consolidated 2012 \$'000
<b>Current Assets</b>		
Cash and cash equivalents	16,945	17,469
Trade and other receivables	63,845	55,851
Inventories	2,205	2,372
Deposits in trust account	472	289
Other current assets	1,415	1,260
Financial assets	140,309	121,759
Deferred acquisition costs	3,613	3,162
<b>Total Current Assets</b>	<b>228,804</b>	<b>202,162</b>
<b>Non-Current Assets</b>		
Trade and other receivables	1,278	1,551
Pension asset	962	588
Investments in associates	3,538	3,537
Property, plant and equipment	53,238	52,113
Intangible assets	33,138	34,137
Goodwill	58,254	58,041
Deferred tax asset	4,279	4,033
<b>Total Non-Current Assets</b>	<b>154,687</b>	<b>154,000</b>
<b>Total Assets</b>	<b>383,491</b>	<b>356,162</b>
<b>Current Liabilities</b>		
Trade and other payables	10,719	11,489
Unearned income	106,910	97,026
Interest bearing loans and borrowings	2,430	14,295
Deposits in trust account	472	289
Provisions	10,699	9,834
Current tax liability	3,935	2,979
Derivative financial instruments	-	216
Outstanding claims liability	30,351	29,657
<b>Total Current Liabilities</b>	<b>165,516</b>	<b>165,785</b>
<b>Non-Current Liabilities</b>		
Interest bearing loans and borrowings	15,326	7,705
Provisions	1,462	1,323
Deferred tax liability	12,880	11,165
Outstanding claims liability	734	478
<b>Total Non-Current Liabilities</b>	<b>30,402</b>	<b>20,671</b>
<b>Total Liabilities</b>	<b>195,918</b>	<b>186,456</b>
<b>Net Assets</b>	<b>187,573</b>	<b>169,706</b>
<b>Equity</b>		
Retained earnings	134,881	119,300
Reserves	52,692	50,406
<b>Total Equity</b>	<b>187,573</b>	<b>169,706</b>

## Discussion and analysis of the Statement of Financial Position

The value of total equity as at 30 June 2013 is \$187.6 million compared to \$169.7 million at 30 June 2012, an increase of 10.5 per cent. This increase of \$17.9 million is a result of the operating profit after tax of \$15.3 million plus other comprehensive income of \$2.6 million.

Total assets of the Group increased by \$27.3 million to \$383.5 million. This increase was largely driven by a \$18.5 million additional investment in financial assets to \$140.3 million and an increase in trade and other receivables at year end.

Total liabilities of the Group increased by \$9.4 million to \$195.9 million. This was primarily due to an increase in unearned income, which relates to growth in both insurance and the road service businesses of \$9.9 million. The Interest bearing loans and borrowings balance decreased by \$4.2 million to \$17.8 million as we repaid down our debt.



# Statement of cash flows

For the year ended 30 June 2013

	Consolidated 2013 \$'000	Consolidated 2012 \$'000
<b>Cash flows from operating activities</b>		
Receipts from members and customers (inclusive of GST)	303,091	271,918
Payments to suppliers and employees (inclusive of GST)	(280,843)	(250,647)
Interest paid	(1,271)	(1,300)
Interest received	4,273	3,272
Rental income received	86	114
Income tax paid	(1,725)	(108)
<b>Net cash from operating activities</b>	<b>23,611</b>	<b>23,249</b>
<b>Cash flows from investing activities</b>		
Proceeds from sale of fixed assets and intangibles	488	598
Proceeds from the sale of investments	70,136	87,768
Distributions received	896	–
Dividends received	870	3,483
Purchase of fixed assets and intangibles	(6,923)	(14,900)
Purchase of financial assets	(85,570)	(103,148)
<b>Net cash used in investing activities</b>	<b>(20,103)</b>	<b>(26,199)</b>
<b>Cash flows from financing activities</b>		
Proceeds from borrowings	50	7,500
Repayment of borrowings	(4,082)	(7,000)
<b>Net cash from/(used) in financing activities</b>	<b>(4,032)</b>	<b>500</b>
<b>Net increase/(decrease) in cash</b>	<b>(524)</b>	<b>(2,450)</b>
<b>Cash and cash equivalents at beginning of the year</b>	<b>17,469</b>	<b>19,919</b>
<b>Cash and cash equivalents at the end of the year</b>	<b>16,945</b>	<b>17,469</b>

## Discussion and analysis of the Statement of Cash Flows

Cash flow growth continued with both the road service and insurance businesses providing strong cash flows from operating activities. Total cash operating inflow was \$307.5 million and after meeting operating outflow, the net cash flow from the Group's operating activities was \$23.6 million.

Net cash used in investing activities was an outflow of \$20.1 million during the year due to the purchase of additional investment portfolio financial assets, fixed assets and intangible assets, offset by proceeds from sales in these areas.

Net cash from financing activities was an outflow of \$4.0 million as a result of repayments on the Groups Interest bearing loans and borrowings.

The closing cash balance for the Group was \$16.9 million – a strong position in order to meet project commitments and business acquisitions planned in 2013/14.

## contact details/shops

### Metropolitan

Opening hours	Mon–Fri 8.30am–5pm Sat 9am–noon
Phone	(08) 8202 4600
Adelaide	41 Hindmarsh Square
Colonnades	Shop 25, Centro Colonnades
Elizabeth	Shop 147, Elizabeth Shopping Centre
Gawler	151 Murray Street
Marion	The Domain, 455 Morphett Road
Mile End	101 Richmond Road
Modbury	33 Smart Road
West Lakes	Shop 31, Westfield West Lakes

### Regional

Berri	(08) 8582 2744
Broken Hill	(08) 8088 4999
Clare	(08) 8842 2575
Kadina	(08) 8821 1111
Mount Barker	(08) 8398 2134
Mount Gambier	(08) 8725 4101
Murray Bridge	(08) 8532 1935
Naracoorte	(08) 8762 2247
Port Augusta	(08) 8642 2576
Port Lincoln	(08) 8682 2934
Port Pirie	(08) 8632 3035
Renmark	(08) 8586 3160
Victor Harbor	(08) 8552 1033
Whyalla	(08) 8645 8188