

Making an impact



Group Annual Report
2021-22

Motor | Home | Travel





Uncle Major 'Moogy' Sumner, Ngarrindjeri and Kaurna Elder, performs a traditional smoking ceremony at the launch of our REFLECT Reconciliation Action Plan.

Acknowledgement of Country

RAA acknowledges the Traditional Custodians of Countries in South Australia, Broken Hill and throughout Australia.

We recognise their continuing connection to the land and waters, and thank them for protecting and caring for this land for countless generations.

We pay our respects to Elders past, present and emerging and extend this respect to all Aboriginal and Torres Strait Islander peoples.

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Cover image: Students playing a game of wheelchair basketball at Street Smart High.

Making an impact

As South Australia's largest membership organisation, RAA has been making a positive impact to the lives of members and the broader community for almost 120 years.

For us, making an impact comes in many forms.

From finding innovative solutions to members' daily challenges and advocating for the things that matter most, to funding community projects, educating South Australians of all ages to be safe on our roads and committing to sustainability and reconciliation – we're striving to deliver value for those we serve through our products, services and advocacy.

We've introduced seven of the United Nations Sustainable Development Goals (UN SDGs) to guide our Environment and Social Impact reporting framework for the future. We've joined the UN Global Compact to signal our commitment to building a sustainable future and we're embarking on an organisation-wide effort to reduce our carbon footprint.

Now, we're formalising that commitment.

Proudly, we also launched our first REFLECT Reconciliation Action Plan (RAP) with our next RAP planned for early 2023.

This new approach is how we are bringing to life our organisation's purpose to make every day better for members, better for our community .

In accordance with the requirements of the *Workplace Gender Equality Act 2012 (Cth)*, RAA lodged its annual compliance report with the Workplace Gender Equality Agency in August 2021.

To view a copy of the report go to:

www.raa.com.au/about-raa/corporate-governance/annual-reports



President's report



Peter Siebels

RAA President and Chairman of the Board

As I reflect on the year, I think of the challenges we have overcome and the important foundations laid for a prosperous future for RAA, our members, and our community.

South Australians had their resilience tested again. We continued to adapt to the pandemic in the way we live and work, household budget pressures increased as fuel, energy and insurance costs went up, and climate-related events impacted us here and around the country.

In the face of these challenges, I'm proud of the way our organisation stepped up to deliver for our members when it mattered most.

I was inspired by the work and commitment of our insurance team who worked around the clock to respond to a record number of claims following the hailstorm late last year.

The storm left thousands of members with severely damaged cars and properties, and it was no easy feat to respond to the huge volume of claims we received.

We play a vitally important role during these events, and we don't take this responsibility lightly. We pride ourselves on being there for our members, and we thank everyone for their patience.

There is no doubt the effects of the pandemic and climate change were acutely felt by everyone this year.

Extreme weather events, related reinsurance increases and global supply chain pressures through freight, fuel and raw materials regrettably drove up industry costs and premiums across the insurance industry.

Despite these challenges, I'm pleased to say the underlying performance of both the RAA Group and RAA Insurance was strong.

Our advocacy work continued to be informed by our members this year. We listened and engaged on issues that mattered to you most – from improving our State's road network, funding and promotional support for regional tourism, and helping you commute safely and more efficiently around our great city.

When it comes to transport sustainability, we recognise that electric vehicles (EVs) are the future of mobility across the globe. We're committed to helping accelerate their uptake with the right legislation, incentives and infrastructure to make them accessible for all South Australians.

This year, we proudly began the rollout of the first State-wide EV charging network – giving EV drivers peace-of-mind that they too can travel across our great State without range anxiety. I spent time in EVs this year, learning what it's like to live with one every day. I know that new technology can be a challenge and I'm confident RAA's EV charging network will be instrumental in electrifying personal transport for our members, and the broader community, in the long term.

The achievements of the past year were only made possible thanks to the hard work and commitment of the entire RAA team, led by Managing Director Ian Stone. On behalf of the Board, I'd like to thank Ian for his contribution to our organisation and wish him all the very best in his future endeavours.

On that note, I'm thrilled to welcome our new Chief Executive Officer Nick Reade. Nick will lead our organisation in our next period of growth, specifically in the digital and member experience space, as we continue to find ways to deliver better service to our members, and our community.

Finally, and most importantly, I'd like to thank all of our members who trust RAA to be there when you need us in Motor, Home and Travel. Representing you is an honour and a privilege – and we look forward to continuing to provide value in your lives for the years to come.

A handwritten signature in black ink, appearing to read 'Peter Siebels'. The signature is fluid and cursive, with a small mark at the end.



President and Chairman of the Board,
Peter Siebels, with his RAA Solar and
Battery installation at home.

CEO's report



Nick Reade

Chief Executive Officer

As I enter my first financial year as RAA's Chief Executive Officer, I could not be more excited to lead this great South Australian organisation.

There's a lot at RAA to be proud of. From our vast membership base that is central to everything we do, to the 1200 people who work tirelessly each day to live our purpose and values, there's no shortage of heart at RAA.

As we set our sights on what lies ahead, it's important to reflect on our heritage and the important foundations laid to set us up for success in our future.

I'd like to acknowledge the RAA Board for boldly leading our organisation on the significant transformation that lies

ahead, while remaining true to our purpose to be 'better for members, better for our community'.

I'd also like to thank outgoing Managing Director, Ian Stone, who through his 15 years at the helm of RAA, oversaw significant growth and a smooth transition to my tenure and the FY22-23 year.

I'm pleased to report that despite another challenging year as the State continued to grapple with the effects of the pandemic and extreme weather events, the performance of the RAA Group was solid.

Our membership grew to more than 790,000 and our members continued to benefit from the expanding range of products and services we delivered.

Travel sales rebounded as South Australians took to the roads, skies and seas again, up to \$22.9 million, after a difficult two years.

We continued to help make our members' homes future ready, growing our solar and battery business through a strategic acquisition of two proudly local businesses, and exploring how we can contribute to making homes 'smarter'.

Innovation remains a key focus at RAA, and as we increasingly turn towards digitisation, electric vehicles, cleaner fuel and new energy technologies, RAA is invested in making the lives of our members better.

That's why we're building the State's first State EV charging network, to be completed in 2024, and we're looking at future mobility solutions that take into account changing societal needs when it comes to the rising cost of living, access to personal, shared and public transport and our State's longer term sustainability targets.

With climate change increasingly on the agenda, our insurance business was hampered this year by extreme weather events – most notably the October hailstorm which saw an unprecedented number of claims – and the ongoing effects of the pandemic on motor and home supply chains.

We did exceed our revenue targets for the year. However, as a result of these weather events, and continued investment in critical technology, we posted an overall loss after tax of \$9.6m for the year ended 30 June 2022.

As a mutual organisation, we continue to see our role to work with the State Government on climate change risk mitigation policy and insurance affordability measures as vital, as these issues remain front of mind for our members.

Looking ahead, we'll continue to be a strong voice for you and all South Australians through our advocacy and community programs.

It is our vision to be your most trusted advocate – influencing government and policy makers to drive the best future decisions for you – and this great State we call home.

I thank you all for welcoming me with open arms this year and I can't wait for what lies ahead for our members, our State, and our people.

Nick



2021-22 at a glance



790k+
members



\$48m+
member loyalty and
discount savings



\$350k+
community
grants



58k+
Keys2drive
lessons



18k+
child restraint
consults



26k+
education
sessions for kids



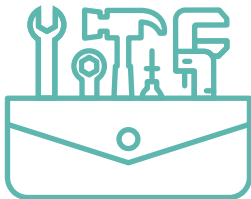
25k+
members
surveyed



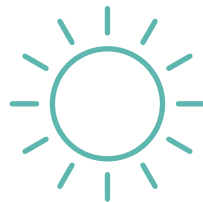
\$3.7m+
investment in
innovation



904k+
roadside calls
for assistance



\$1m+
trade assist
renovations



8k+
solar panels
installed



\$22.9m+
travel
sales

Our sustainable future

RAA is committed to creating a sustainable future for South Australia and has prioritised its focus on Environment and Social Impact through a number of initiatives.

The United Nations Global Compact

RAA is now a participant in the United Nations Global Compact and a member of the Global Compact Network in Australia.

Joining a global network of over 15,000 companies and 4,000 non-business participants signals our commitment to building a sustainable future and our intent to implement the Ten Principles of the United Nations Global Compact on human rights, labour, environment and anti-corruption.

The United Nations Sustainable Development Goals (UN SDGs)

In 2015, the 193 countries that make up the United Nations (UN) agreed to adopt the 2030 Agenda for Sustainable Development.

The agenda lays out 17 Sustainable Development Goals (SDGs) and targets for dignity, peace, and prosperity for the planet, to be completed by the year 2030.

It targets multiple areas for action, such as poverty, climate-change and sanitation, and plans to build up local economies while addressing people's social needs.

Our UN SDGs

RAA's activities are benchmarked against seven of the UN SDGs, as decided by the RAA Board.

3. Good health and well-being

Ensure healthy lives and promote well-being for all at all ages

Through our advocacy, education and community partnerships, RAA is working to reduce the number of deaths and injuries from road traffic accidents in our communities. We also recognise the importance of mental health and well-being for our employees, members and communities.

7. Affordable and clean energy

Ensure access to affordable, reliable sustainable and modern energy for all

RAA recognises the contribution affordable and clean energy will make to the global response to the threat of climate change. We are working to make this technology available to more of the South Australian community as well as collaborating across Australia and the world to contribute to this goal.

8. Decent work and economic growth

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

As a major employer in South Australia and through our equitable employer practices, RAA is continuing to expand its contribution to this goal. RAA's Diversity and Inclusion vision is for a workforce that better reflects the South Australian community it serves, recruiting and retaining people from diverse

backgrounds and valuing and capitalising on their differences. We are also continuing to look for opportunities to reduce modern slavery risks within our supply chains.

10. Reduced inequalities:

Reduce inequality within and among countries

RAA is focused on ensuring equal opportunities and reducing inequalities in our community, including through our employer practices and in our reconciliation activities.

11. Sustainable cities and communities

Our long history in the motoring sector positions RAA to contribute to improving access to safe, affordable, accessible and sustainable transport systems for all who live in our community and in particular vulnerable road users. We are also focused on reducing the environmental impact of cities through more sustainable transport solutions for the future.

12. Responsible consumption and production

RAA is committed to reducing the environmental impact of our operations, including reducing waste generation and contributing, in the future, towards a circular economy. We are adopting sustainable practices, including through our supply chain, and integrating sustainability information into our reporting cycle.

13. Climate action

RAA recognises the contribution we can make to strengthening the resilience and adaptive capacity of communities to deal with climate-related disasters. We are integrating climate change measures into our internal policies and planning.

Our UN SDGs



3 GOOD HEALTH AND WELL-BEING

Good health and well-being



7 AFFORDABLE AND CLEAN ENERGY

Affordable and clean energy



8 DECENT WORK AND ECONOMIC GROWTH

Decent work and economic growth



10 REDUCED INEQUALITIES

Reduced inequalities



11 SUSTAINABLE CITIES AND COMMUNITIES

Sustainable cities and communities



12 RESPONSIBLE CONSUMPTION AND PRODUCTION

Responsible consumption and production



13 CLIMATE ACTION

Climate action



RAA employee Ellen takes part in Trees For Life Bush Action day.

Continuing our reconciliation journey

RAA recognises that respecting, acknowledging and celebrating Aboriginal and Torres Strait Islander cultures and histories is an important responsibility for each and every South Australian, and South Australian businesses.

Our REFLECT Reconciliation Action Plan

Last year, RAA embarked on its first REFLECT Reconciliation Action Plan (RAP) and this year, it was endorsed by Reconciliation Australia.

The RAP includes reflections, learning, commentary and actions for us to begin as a workforce, business and mentor of the South Australian community, living and working on the lands of Aboriginal and Torres Strait Islander peoples.

Our piece of art

As part of our REFLECT RAP steps, we commissioned art from artist Damien Coulthard – a South Australian Adnyamathanha person from the Northern Flinders and Gammon Ranges.

The piece of art is on display at RAA's Mile End office and serves as a constant reminder of our organisational commitment to reconciliation.

Each staff member also received a commemorative postcard to celebrate the launch and keep a version of the artwork at their desks, in their vans or at the workshop.

Educating our workforce

Our vision includes building culturally aware and actively engaged employees, who understand, value and recognise Aboriginal and Torres Strait Islander cultures, histories, knowledge and rights through cultural learning.

We have designed a training program to support this and all leaders will participate in Cultural Awareness training as a priority in FY23. This aligns with our RAP actions for our leaders who will play a key role in championing reconciliation including the employment of Aboriginal and Torres Strait Islander peoples.

Our leaders play a key role in championing and implementing our RAP through

every aspect of our commercial and advocacy activities.

We thank Tjindu Foundation for their leadership and support in this process.

Recruitment and retention

RAA's Diversity and Inclusion vision is for a workforce that better reflects the South Australian community it serves, recruiting and retaining people from diverse backgrounds and valuing and capitalising on their differences. Our leaders will role model inclusive behaviours and help drive our vision for a diverse and inclusive workplace.

Original painting by artist Damien Coulthard.





The 2022 Tjindu Youth Womens football team after their first game.

RAA joins forces with Tjindu Foundation

In March, RAA kicked off a three-year partnership with Tjindu Foundation aimed at empowering hundreds of Aboriginal young people in South Australia.

Launched with a football match between Aboriginal youngsters with RAA employees as runners, umpires and support staff, the partnership produces initiatives that support more than 400 young people in sporting and academic ventures.

Tjindu's range of innovative education programs, including the popular Aboriginal AFL Academy, not only enhance young participants' sporting skills but also impart important practical life skills and confidence.

RAA is proud to play a role in bringing awareness, action and change to support and celebrate Aboriginal peoples and cultures in our community.

Serving our members

During the financial year RAA improved the way we welcome new members and expanded our offers and services, including discounts and benefits at a wider range of retailers.

Expanding your benefits

We expanded our More For Members program to include six new partners, providing 35 new brands for our members to save with. Our new partners included Ecolateral, Star Discount Chemist, eGift Cards, EG Group/Caltex Woolworths, My Budget and Luxottica – incorporating Sunglass Hut, OPSM, and Laubman & Pank.

Lowering fuel prices

Fuel prices hit hip pockets hard this year, and to lessen the impact, RAA launched a fuel offer with EG Group, trading as Caltex/Woolworths. The offer gave members access to a 4 cents per litre saving on fuel – with no pre-spend requirements.

Through the fuel feature on the myRAA app, members can access an interactive map showing all fuel prices in real-time. The map highlights participating EG outlets, where prices are discounted.

This helped many people at a time when fuel costs reached record highs.

New member experiences

To support those joining RAA, we introduced a new member experience framework which we've called the Member FIRST Guide, which outlines our

commitment to focusing on providing the best possible experiences to our members and customers across RAA's products and services.

We introduced an onboarding process welcoming people to RAA, where we could promote the many benefits of RAA membership. This has helped us to better understand what you want from your RAA membership and the value of your experience and benefits.

We also began a review of our membership model to better meet your changing needs, and, to extend membership to new products and services. From August 2022, we will be expanding our membership to include Travel services, allowing more South Australians to benefit from being an RAA member and ensuring they can access our member benefit programs and services.

Meeting our Sustainable Development Goals

Membership provides a community to belong to. As part of our commitment to the UN SDGs, we ensured all merchandise for member events was made from environmentally friendly materials, and we welcomed an eco-friendly partner, Ecolateral, to the More For Members program – providing sustainable options for members.

2021-22 Membership highlights:

12k+

New members

86%

Member satisfaction rate

\$48m

Loyalty and discount
savings



RAA members can take advantage of discounts on a variety of goods and services, like SA's own EcoCaddy touring service.

Contributing to the community

RAA is a great supporter of the South Australian community, giving more than \$350,000 in funding to a range of organisations in the 2021-22 year. Proudly, our people provided in-kind support to key community events and partners in every way they could.

Partnering with Foodbank

RAA's Foodbank partnership continued to make an impact as demand for the organisation's services continued to grow. As part of the partnership, RAA supported the distribution of 77 tonnes of food, equating to 155,469 meals for more than 5,000 South Australians in need.

RAA's Foodbank Food Drive

RAA's Foodbank Food Drive took place in September 2021 with the RAA Foodbank Mobile Food Hub on the road collecting cans and non-perishable items for a week, along with accepting donations at RAA stores. The final meal count amounted to just over 21,000 – a fantastic show of support from the entire State for those most in need.

Regional Safety Grants

RAA's Regional Safety Grants upped the ante to deliver more than \$72,000 to 19 worthy recipients from across the State. Regional recipients included CFS brigades, community clubs, youth groups and service clubs. RAA is committed to making

communities safer, stronger and more connected places to live, work and enjoy.

Grassroots Giving

With partnerships big and small, RAA reaches out to the community through our Grassroots Giving Grants. Over the year RAA donated more than \$90,000 to organisations and charities including the Mary Potter Foundation, Jigsaw, 1300Koalaz, Village Co., Barossa Wildlife Rescue and the Lobethal Lights.

Supporting the CFS Foundation

The CFS Foundation provides much-needed assistance to CFS volunteer members who have been physically, mentally or financially impacted as a result of fighting fires. RAA is supporting those who volunteer for the community, often putting their lives at risk to save the lives, homes and habitats of others.

Tjindu Foundation gains RAA Momentum

RAA welcomed the Tjindu Foundation as our newest RAA Momentum Partner. The Tjindu Foundation works with a number of organisations to build inclusive and culturally sensitive workplaces. RAA's funds contributed to the Foundation's Aboriginal AFL Academy and its mission to build and enhance the wellbeing, cultural resilience, school retention and employment prospects of those who participate in its programs.

2021-22 Community highlights:

\$72k

Regional Safety Grants

155k+

Meals for South Australians
in need

\$90k+

Grassroots Giving Grants

Being sustainable

We are excited to be incorporating the UN SDGs into our community partnerships approach, linking the outcomes of our established partnerships as well as using them to better inform our decision-making and future partnerships.

We are contributing to good health and wellbeing, reducing inequality through our RAP and our work with Tjindu Foundation. Our vision is to help build sustainable cities and communities through giving back to a wide range of people and organisations, and working to improve climate resilience and regional safety.



Events and Community Partnerships Manager
Andrew Petersen with members of the CFS Brigade.



Foodbank volunteers at the RAA Mobile Food Hub.



The Tjindu Youth Womens team run out for their first game.

Safety first

RAA is committed to educating South Australians to improve the safety of the entire State.

Licence to Work

The Licence to Work program provides free access to road safety programs and services, helping students complete the mandatory 75 hours of supervised driving with a fully qualified instructor.

This year we have also launched a Licence to Work program for Aboriginal school students who attend the Tjindu Foundation as part of our RAP. The impact of gaining a driver's licence extends to each individual's family and friends, as well as to the wider community through the employment options that are available and subsequently fulfilled by the participating students.

Street Smart Preschool

Young children are some of our most vulnerable road users, which is why RAA offers free road safety sessions in preschools and kindergartens across South Australia. The free Street Smart Preschool lessons teach children how to be safe in the car and when around traffic. Combined with Street Smart High and other school programs, RAA provided school road safety education sessions for more than 26,000 students, including 65 Preschool visits.

Street Smart High goes local

Road crashes are one of the leading causes of death for people under the age of 25. To help reverse the statistic, RAA again ran

Street Smart High after reduced numbers due to COVID in the previous year. The annual road safety event demonstrates to students the realities of road trauma and gives young and soon-to-be drivers the knowledge they need to stay safe on the roads. Held in partnership with the Government of South Australia, thousands of high school students attend every year. The sessions were booked out for the first time in late 2021.

Child safety

RAA not only fits child restraints in vehicles, it also provides affordable commercial child restraint training to external organisations involved in the transportation of children. RAA also hosts free community child safety presentations and child restraint checking days to educate parents and carers on choosing and using restraints correctly.

And it's more than just fitting a seat, with a limited life cycle, there's a need to recycle the child restraints we fit. RAA Safety Centre offers a collection point for recycling child restraints and has recycled approximately 1,250 seats in the past year. RAA provides members with a \$5 voucher to spend on their next child restraint purchase when they recycle with us.

Safety Centre member visits

South Australian fatalities and serious injuries in the birth to 12 years cohort have reduced by 77 per cent over the past 20 years, with the RAA playing a key role in improving the safety of our State's children. RAA continues to contribute to this reduction by promoting the safest seats, fitting them correctly, and teaching parents

2021-22 Education Highlights:

7k+
Street Smart High
attendance

58k+
Keys2drive lessons

18k+
Child restraint consults

and carers how to correctly select and install them. There were more than 18,000 member contacts at the RAA Safety Centre throughout the year.

Years Ahead

Road Safety for seniors is as important as it is for our younger drivers, and RAA is committed to assisting all road users with mobility issues, and to advocate on our older members' behalf. Through programs such as Years Ahead, RAA continues to be involved in providing older drivers with support and education.



RAA Community Educator David Fairlie conducts a Street Smart Primary presentation.



A crash scene re-enactment at the annual Street Smart High event.

Our safety team conducts a bike inspection as part of our Bike Ed program.



Meeting our SDGs

Through our education programs across all age groups, RAA contributes to reducing deaths and injuries from road traffic accidents.

Our Licence to Work program provides Aboriginal and Torres Strait Islander students with support to gain their driver's licence, assisting with employment opportunities.

RAA is encouraging sustainable consumption and production through recycling initiatives in our Safety Centre.

Representing our members

RAA advocates on key issues including transport, tourism, road safety, regional development, electric vehicle use and fuel pricing – ensuring our members' voices are heard.

Government advocacy

With a State election in March, RAA successfully campaigned government, industry, members and the community. RAA achieved bi-partisan support to remove the tram level crossing at Marion Road. We also called for an increase in fully-qualified driving instructors and to reform the industry to promote the safety of learner drivers and achieve a high quality of instruction.

RAA continues to advocate for a greater emphasis on natural disaster risks as a result of climate change in land use planning. RAA supports a review of the Planning and Design Code, with emphasis on sustainable long-term growth for greater Adelaide, and to address the threat of housing affordability. RAA will continue to advocate for greater consideration for flood and fire risk zones in new development planning.

RAA sees the need to implement open digital public transport ticketing to support the introduction of Mobility-as-a-Service (MaaS) in Adelaide as a priority. MaaS in Adelaide would combine public transport, rideshare and micro mobility share schemes on the same platform, to allow the user to explore, plan, book and pay for their journey all in the same app.

Our advocacy included calls for on-demand bus services to be permanent in Mount Barker and the trial of on-demand buses in the Victor Harbor-Goolwa area. There is a need for a State Cycling Strategy, including mapping a metropolitan priority cycling network, underpinned by a \$10m annual investment in the State Bicycle Fund, which RAA contributed submissions towards and listed key priority routes.

New partnerships

RAA developed a new partnership with the Tourism Industry Council of SA (TiCSA) to raise RAA's profile as a travel partner and tourism advocate, also recognising the need to improve regional tourism infrastructure and address skills shortages. The partnership delivered 10 regional roadshow forums, attracting 300 industry participants, and two policy forum breakfasts with the Premier and Opposition Leader, attracting 250 attendees.

Hearing your voice

RAA undertook six advocacy surveys to inform and influence public debate on issues including sustainable transport and electric vehicles, real-time fuel pricing, tourism, home energy, walking, and the impact of COVID-19 on transport habits. This allowed us to advocate for a suite of incentives towards electric vehicles aimed at reducing current barriers to uptake, including:

- A \$3,000 rebate for the first 7,000 new zero emission vehicles privately purchased for less than the Luxury Car Tax threshold (currently \$69,152)

2021-22 Advocacy highlights:

900k+

SA Motor stories read online

430+

Risky Road nominations

\$20.5m

Earned media

- A permanent stamp duty exemption for all new and used zero and low-emission vehicles as part of the transition to a more efficient tax through a road user charge
- A \$100 registration discount for all zero and low emission vehicles, which would establish electric vehicles as the cheapest registration category

In October the Government supported the subsidy for electric vehicles purchased in South Australia and a three-year registration fee exemption for new electric vehicles purchased until 30 June 2025.

Focus groups

RAA gained an in-depth understanding of the issues and concerns of members by undertaking a series of online focus group sessions with members in January.



Minister Joe Szakacs, RAA Senior Manager Safety and Infrastructure Charles Mountain and Superintendent Bob Gray mark the start of National Road Safety week. Each heart represents a life lost on South Australian roads in the last 10 years.





Road safety team members Charles Mountain and Matt Vertudaches conduct a road inspection as part of the Risky Roads survey.

We also undertook a Member Panel survey to ask our members how much walking they do, their attitudes towards walking and what might encourage them to walk more often.

Fuel pricing

RAA managed the fuel pricing database and provided analysis to inform members of changing fuel price trends and advocated to Government to make real-time fuel

pricing permanent. Following significant advocacy efforts, the Government extended the real-time fuel pricing scheme for another four years.

Child restraints

Child restraint legislation needs reform to align with best practice, as recommended by experts such as Kidsafe Australia and Neuroscience Research Australia. Current laws are based on the child's age, while

evidence suggests the child's age shouldn't determine the appropriate seat type, position, or restraint. RAA has advocated for reform, with the State Government highlighting reform as an SA Road Safety Strategy to 2031 priority.

Driving RAA into the future

Innovation is essential in our changing world, as we increasingly turn towards digitisation, electric vehicles, cleaner fuels and energy, and new technologies. We not only support innovation at RAA, we are backing new projects, working with Lot Fourteen and the start-up community and partnering with researchers to guide our way forward. Innovation is a key enabler to increasing RAA's contribution to the UN Sustainable Development Goals.

Seed projects

RAA is partnering with concept evaluation company 11point2, which helps to support and provide capacity at the front end of the incubation pipeline. Thanks to this partnership, RAA increased its support for seed projects including Smart Energy, Smart Cities, Natural Disasters, Travel Tech, Home Tech, Spark and Home Digital Twin.

Hello Lot Fourteen!

With Lot Fourteen at the centre of innovation and start-up culture in central Adelaide, RAA recognises the need to mix with the creators of today and tomorrow. RAA recruited an Innovation Collaboration Manager, based at Lot Fourteen, and launched the Future of Mobility series with Insurtech Australia and Stone & Chalk.

RAA profiled 15 events over the year and created new partnerships to support community development.

RAA Go to keep South Australians moving

We are continuing to build a mobility application RAA Go in partnership with local technology firm SAGE Group. Initially, RAA Go will be a uniquely South Australian journey planning app helping users to plan and compare different journey options and get on the go with navigation and helpful alerts for every step of the journey. The app aims to help assist South Australians to make new and smarter choices in getting from A to B and support the transition towards shared, on-demand and zero-emissions mobility.

New ways to move

RAA continued to support a car sharing service for metropolitan South Australians. Car sharing has allowed RAA members to access short-term shared vehicles, located in designated 'pods' in the CBD and selected locations. RAA also continued to trial Car Subscription; a product offering longer-term exclusive use of a vehicle from two months to one year through a monthly subscription which includes registration, damage cover, road service, servicing, maintenance, and flexibility to swap vehicles when needs change.

With staff returning to the office post pandemic, RAA recommenced carpooling, providing staff with an uber-style experience matching staff riders and drivers commuting, with the added incentive of

2021-22 Innovation highlights:

\$3.7m+

Investment in innovation

63

Innovation opportunities evaluated

31

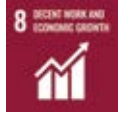
Innovation opportunities explored

reserved carpooling parking bays, financial rewards and a reduction in their transport carbon emissions.

These initiatives delivered important learnings and enhanced RAA's capability in new and shared mobility. Exploring alternative motor vehicle access models for members and the South Australian community remains a strategic priority for RAA.

Plugging in to Electric Vehicles

RAA is proud to be playing a pivotal role in supporting South Australia's transition to more sustainable transport and mobility solutions.



RAA announces its involvement in the rollout of the first State wide Electric Vehicle Charging Network.



RAA staff members test out our new MG Electric Vehicle.



RAA President Peter Siebels and former Premier Steven Marshall at the launch of our partnership with Stone & Chalk at Lot Fourteen.

With the support of the South Australian Government, RAA commenced a long-term commitment to build and operate South Australia's first State-wide EV charging network – with 536 public charging points at 140 sites across the State. Our extensive EV charging network will encourage the uptake of Electric Vehicles and ease range anxiety.

RAA has committed to 100 per cent renewable energy as a source for all charging points, and also supported the South Australian Government fleet pledge program, working with organisations to prioritise hybrids, PHEV and EV vehicles.

RAA's commitment to back the uptake of EVs supports our Sustainable Development

Goals by decarbonising transport and decreasing our reliance on fossil fuels.

Droning around

Innovation is about more than just mobility for RAA. We've also invested in drone technology to benefit the community. RAA has continued to support firefly drone technology trials, which aim to identify areas of high risk for bushfires, and ultimately reducing the risk of fires within the community, and RAA is an active stakeholder with the FIA International Drone Innovation Academy in Switzerland.

Supporting sustainability and development

Innovation and encouraging growth continues to support sustainability and development and helps RAA work towards the UN SDGs. Whether that includes meeting affordable and clean energy goals through our electric vehicle programs or our solar and battery or virtual power plant opportunities, we are also reducing our carbon footprint and the community's reliance on fossil fuels. Creating shared transport opportunities through MaaS supports our Climate Action goal.

Motor

There when you need us

Many of our members appreciate the surety of having us there on the side of the road in the event of a breakdown. We ensure, and insure, you are supported when you need us.

Exceptional member experiences

RAA has been focused on maintaining exceptional member experiences throughout the year, faced with the ongoing COVID challenges and an economic environment which has seen rising inflation and interest rates. Road Service members continued to report high satisfaction levels with their motoring experience, with our best-practice Road Service Net Promoter Score (NPS) Rating of 84.6 per cent and a Member Satisfaction rating of 95.7 per cent.

Keeping costs down

We have focused on keeping the cost of services and discretionary spending under control throughout the year to help us achieve optimal financial performance while managing increasing supply chain costs.

Improving services

RAA finalised deployment of the CARS self-attach capability for larger contractors, which enables local management of event queues to improve service outcomes, based on local knowledge and resource usage. Through the rollout of the CARS Mobile Responder and iNetDespatch system

to larger country contractors, we have enabled more accurate and efficient digital despatch and job completion, enhanced data capture and electronic payment, with 70 per cent of contractors operating using these systems, covering nearly 92 per cent of country call outs.

Keeping members on the road

Our roadside assistance service was in high demand, with RAA roadside patrols helping members more than 341,294 times. We were proud to be able to get so many members promptly back on the road, including 182 on bicycles and 635 on mobility scooters. We replaced more than 69,259 vehicle batteries, with the old batteries environmentally recycled. Our Roadside Assistance Centre fielded more than 904,100 calls, including 26,847 extended benefit, incident management calls.

Technical safety and advice

RAA's team of highly skilled mechanics continued to help members make more informed purchasing decisions through the delivery of more than 7,800 vehicle inspections throughout the year, resulting in \$310,000 in member savings on vehicle inspection purchases. Our car advisory team also helped to address more than 36,808 technical motoring enquiries from members phoning through, saving members an estimated \$230,000 on car-related costs.

2021–22 Motor highlights:

904k+

Calls for assistance

341k+

Roadside assistance
attended

438k

Motor vehicles insured

Discounts and benefits

Members with higher levels of Road Service cover saved \$648,000 through battery discounts alone. RAA also paid out nearly \$4.7m in extended Plus/Premium product benefits, increasing by more than 9 per cent compared to the previous year, reflecting an increase in our members exploring their backyard by car.

Insuring against the odds

As the world continued to deal with the effects of the pandemic, global supply chain issues coupled with an increase in climate-related events continued to drive up the cost of reinsurance across the country.



RAA Patrol high-fives one of our littlest fans, Hayden.



RAA patrol supplies a battery to a member.



Despite this, our insurance customers remained the most content – recognised by CANSTAR for the fourth year running as having the most satisfied motor insurance customers in South Australia. Our car insurance policies continue to grow with 438,000 vehicles now insured with RAA and paying out over \$265m in claims.

Overcoming challenges

The hailstorm late in 2021 saw RAA's insurance team receive nearly four months' worth of claims in just 24 hours. We were quick to respond, recruiting an additional 50 staff to support our members to lodge claims and get their repairs done as

quickly as possible. We continue to ensure our insurance offering remains relevant to our members and the community through our Platinum partnership with Insurtech Australia.

Home

Forward thinking

RAA is working to make life easier at home for our members and the wider community.

That means thinking about the future – and preparing for how our use of our homes and cars is changing.

Sunny side up

Solar usage and battery storage continues to grow, with RAA delivering 480 systems in the past financial year. To expand our solar offering, RAA acquired two partners – Living Energy and Lovell Electrical. The acquisition was finalised on 30 June 2022 with RAA now having installation, operations and additional sales capability with 26 employees joining the Solar and Battery business. The increasing use of solar, batteries and home EV charging will reduce the use and therefore environmental impact of fossil fuels.

Living sustainably

Our houses are getting smarter, and RAA has been exploring a home management system that can identify necessary maintenance, any excessive use of water or electricity, and whether solar or battery systems are operating at optimum levels. These ultimately save the consumer money and help save the environment, while we live in more effective and efficient housing, making members' lives easier.

Incubation and innovation at home

RAA's internal incubation teams increased the throughput of several Series A prototype projects, including the Virtual Power Plant – which is a network of solar and battery systems installed across the electricity system in homes and the community; Energy Tokens to facilitate clean energy trading; Property Self Management; and Home EV Charging to ensure it is accessible when you need it and where. RAA is exploring home tech, aiming to simplify life for members and explore options for community-based energy initiatives.

Affordable and clean energy

Energy access and use is increasingly important as the cost of fossil fuels rises. By creating an EV Charging Network, where we have stations powered by green energy and renewables, RAA will ensure more members can access more points to enable them to travel further as they explore South Australia and head interstate. RAA aims to reduce the carbon footprint not only of the organisation, but of its members and the wider community.

Scenario planning

Living like the Jetsons might not be that far away. But we're forward thinking at RAA, and with that comes scenario planning. There's an increasing need to predict not just the drivers of the future, but what the

**2021–22
Home highlights:**

\$1.2m+
Trade Assist renovations

8k+
Solar panels installed

177k
Homes insured

implications will be, and to plan for multiple possible futures and invest in the areas of growth, such as smart homes, solar and battery, and EV charging. Planning for the future ensures our members aren't left behind as the environment changes, our driving habits change and as we spend more time at home in a collectively smarter community.







We welcomed 24 new staff members in July following our acquisition of Living Energy and Lovell Electrical.

Insuring South Australians

Like many parts of the world, we had our resilience tested by climate-related events such as severe hailstorms, leaving thousands of South Australians with severely damaged cars and properties. RAA remained South Australia's largest motor and home insurer, with 177,000 homes insured in 2021-22. We helped members with more than 26,000 claims – totalling \$105m. Claims continued to be made

easier with the help of our digital claims lodgement system – with an increasing number of members now lodging their claims online. And, for the fourth year running, RAA was recognised as having the most satisfied home insurance customers in the State by CANSTAR.

Sustainability and supporting our climate goals

RAA's scenario planning allows us to predict the drivers of the future, plan for possible futures relying on lower energy usage and renewables, and allows us to invest in growth areas at the most local level, starting on the home front.

Travel

RAA has you covered

Travel is back and RAA members were more eager than ever to get back on the highway or to catch a plane. RAA staff had been on standby waiting for member calls, developing new products while they waited, and they were there once borders re-opened.

Recovery

Travel was back on the agenda with borders opening in late 2021, as we learned to live with a new COVID-normal. With local, interstate and international travel taking off, RAA recorded a sales uplift of 168 per cent compared to the previous year, as our trusty travel agents were able to get our members travelling again after such a long wait. Retaining our travel capability throughout COVID allowed us to serve members throughout the pandemic despite disrupting travel plans. With travel back, RAA also developed a youth travel strategy which included product categories of responsible and sustainable travel, recognising changing consumer needs and interests.

Supporting our staff

With an eye on the future, RAA retained travel staff and supported the team with meaningful work in uncertain times. Being staffed also enabled RAA to serve members and rebound quickly, including re-booking members' travel arrangements and making

new bookings. A strong collaboration with the South Australian Tourism Commission and the Tourism Industry Council of South Australia provided support to South Australian tourism operators by building connections, providing advocacy and access to local political members to discuss the challenges, opportunities and provide industry support through COVID and our recovery.

Entering the online market

At the end of the financial year, RAA delivered a new online booking and omni channel service, offering flight and hotel bookings 24/7. The new platform enables more members to book travel at a time of their choice, but to also get support in person when they need it. This also meant we could better support flexible team work arrangements and individual development opportunities relating to wellbeing and resilience.

Travel TV

RAA Travel launched a television show with Channel 7 called Discover with RAA Travel, showcasing local, national and international holidays, exclusively with RAA Travel. Headlined by popular South Australian presenter Kelly Golding; restaurateurs Callum Hann and Themis Chryssidis, Andrew Hayes and Elspeth Hussey, the weekly program explores the most sought-after holiday destinations in South Australia, as well as taking viewers interstate and overseas. Viewers also gain access to exclusive products through RAA Travel.

2021-22 Travel highlights:

\$22m+
Travel sales

60k+
Tasting Australia visitors

16k+
Travel experiences booked

Insuring you're safe and sound abroad

RAA offered a market-leading travel insurance product which is inclusive of COVID cover at a strong price point, enabling members to travel confidently with peace of mind in a cost-effective way. RAA's flexible travel insurance products offer 24/7 emergency assistance and unlimited overseas medical cover.

Simon Bryant at Adelaide Central Market, as part of Tasting Australia 2022.

3 GOOD HEALTH AND WELL-BEING
8 DECENT WORK AND ECONOMIC GROWTH
11 SUSTAINABLE CITIES AND COMMUNITIES





Tasting Australia presented by RAA Travel - 2022 launch. Pictured from left: Darren Robertson (Tasting Australia), Nick Stock (Tasting Australia), The Hon Zoe Bettison MP, Karina Armstrong (Tasting Australia), Gina Norman (RAA Travel) and Emma McCaskill (Tasting Australia).



RAA GM Travel and Distribution Gina Norman (right) with Adelady's Lauren De Cesare (middle) and ABC's Stacey Lee at the TiCSA Tourism Conference.

A stronger RAA Culture

Building a strong workplace culture is essential. Whether it's developing and implementing our Reconciliation Action Plan (RAP), leadership training programs, supporting the acquisition of new businesses and their employees, progressing diversity and inclusion initiatives or fostering flexibility, RAA is there for our people.

RAA's REFLECT RAP

RAA partnered with Tjindu Foundation to develop and implement our REFLECT RAP. To support the development of the RAP and to create a group of employees who will advocate for the change, we established a RAP Working Group who were supported by a RAP Steering Committee. Our RAP is focused on building a foundation for our future reconciliation activities including assessing cultural awareness training needs, reviewing policies and processes, and supporting NAIDOC and National Reconciliation Week activities.

The RAA culture

We have focused on creating an adaptable, forward-thinking culture which thrives on diversity of thought and delivers for our members. When our people are proud to work for the RAA, they will share their enthusiasm and engagement with our members.

We implemented workforce development programs to underpin the culture we

are striving to create across a dispersed workforce, as people continued to work from home at times.

The programs we implemented to support this included Wellbeing and Resilience; Diversity and Inclusion, our Leading at RAA model and Flexible Work.

RAA has continued to support flexible working, with our framework a differentiator in our People Promise. For those who work flexible hours or from home, we have ensured focus is maintained on understanding the business, team and individual needs and designed a solution to suit different needs within the organisation while strengthening communication and connection across our workforce.

Our COVID response

The health and safety of our people, their families and our members has been paramount throughout COVID.

RAA implemented a mandatory vaccination policy for all staff and introduced vaccination as a condition of entry for everyone attending an RAA workplace. This supported our effective management of the serious health and safety risks posed by the pandemic at a time when SA was reopening its borders. We created a change management plan, included a consultation period, information and Q&A sessions and highlighted our employee assistance program. Our leaders maintained regular communications and supported our people through this successful transition.

2021-22 People & Environment highlights:

88%

Employees proud to work for RAA

70%

Employees working flexibly

220

Employees trained in wellbeing and resilience

Leadership at RAA

We continue to develop and build our leadership capabilities at RAA, ensuring we provide individualised training and support. We have developed leadership solutions to address gaps and enable us to better support our colleagues and our members. This has included workshops with the Senior Manager group, Leader as a Coach, Linking Work to Strategy, and Leading Wellbeing.



The Tjindu Foundation presents Cultural Awareness training to RAA staff.



**Manager of Insurance Innovation Geena Suphke
working at Stone & Chalk at Lot Fourteen.**



Morning tea for the launch of our REFLECT Reconciliation Action Plan.

Building the RAA Employer Brand

Attracting the best and brightest is essential, and we have continued to build RAA's Employer Brand and enhanced awareness in market. We launched a dedicated Employer Brand Campaign, showcasing individuals and stories

to highlight what it's like to work for RAA, using social media to promote the campaign.

We also promoted our RAP; our Top 13 Summer Intern Program; community, travel and innovation events – reaching close to 7,000 people with 30 per cent

engagement; attended careers fairs and expos; implemented an employee referral program; successfully gained a FlexReady accreditation; and attended speaking events.

Governance

Executive team



Nick Reade
Chief Executive Officer



Tom Griffiths
Chief Executive, Insurance



Sam Pafumi
Chief Financial Officer



Jeanette Dhondee
Chief Technology Officer



Gina Norman
General Manager Travel
and Distribution



Tara Page
Chief Governance and
Risk Officer



Dorothy Nycz
General Manager
Automotive Services



Dougie Parr
General Manager
Marketing, Digital and
Business Development



Emily Perry
General Manager
Community and
Corporate Affairs



Belinda Vivian
General Manager People
and Environment

Board of Directors

Seated from left: Jacqui McGill AO, Peter Siebels, Kathy Gramp, David Osborn.

Standing from left: Dr Stephen Holmes, Victoria Angove, Martin Small, Sharon Starick, Elizabeth Perry AM.



About our Board of Directors

Peter Siebels

President and Chairman of the Board

BEC, FCA, FAICD

Peter Siebels joined the RAA Board in 2008 and is President and Chair of the Association and Chair of RAA Insurance Ltd. Peter is a professional director and advisor. He is currently Principal of 4D Advisory Pty Ltd, Chairman of Hood Sweeney and the Electricity Industry Superannuation Scheme, a Director of RAA Insurance Ltd, GCF Investments Pty Ltd and Borough Street Analytics Pty Ltd .

Peter has extensive Board & Governance experience and brings skills in Accounting & Finance, People & Culture, Insurance, Risk Management, Environmental, Social & Governance (ESG), Mobility & Transport and Investment Management. Peter is Chair of the Group Governance, Nominations & Remuneration and Appeals Committees and a member of the Audit, Risk & Compliance and Group Investment Committees.

Kathy Gramp

Vice President

BAcc, FCA, FAICD

Kathy Gramp joined the RAA Board in 2013 and is Vice-President. Kathy's experience spans a diverse range of Australian organisations. She is Director of RAA Insurance Ltd, Codan Ltd, Adelaide Community Healthcare Alliance Incorporated, QANTM Intellectual Property Limited and a Member of the Flinders University Council.

Kathy brings skills and experience across a range of areas most notably Accounting & Finance, Executive Board & Governance, Risk Management, Insurance, Consumer and People & Culture and is the Chair of the Audit Committee and a member of the Risk & Compliance Committee, and Group Governance, Nominations & Remuneration Committee.

Elizabeth Perry AM

LLB, FAICD

Elizabeth Perry joined the RAA Board in March 2009. Elizabeth is a company director and specialist in employment and industrial relations law, having previously consulted in this area. She is a Director of RAA Insurance Ltd, a member of the Federation International de l'Automotive (FIA) Senate, Deputy Chancellor of the Flinders University Council and a Director of Return to Work SA, Radiology SA and Ankara Pty Ltd.

Elizabeth contributes skills to the RAA Board across a number of areas including most notably Governance, Legal & Regulatory, Insurance and Mobility & Transport, and is a member of the Audit, and Appeals Committees and Chair of the Risk & Compliance Committee.

David Osborn

BBus, GAICD

David Osborn joined the RAA Board in 2020 bringing skills and experience in the technology and consumer space. David has significant experience as a Managing Director and Senior International Director with Kimberly Clark Corporation, a Fortune 150 company.

In addition to technology driven manufacturing and supply chain roles, David has a strong global sales and marketing background and is experienced in the application of technology to enhance the consumer digital experience and improve organisational performance.

David is passionate about what RAA can deliver to members across the areas of road service, insurance and travel and the important role RAA plays in advocating for road safety, improved road infrastructure and other mobility initiatives. David is co-founder and CEO of DelTech Solutions which has supported the launch of Uber Eats into Australia and New Zealand. David is a member of the Group Investment Committee.

Jacqui McGill AO

BSc, MBA, GAICD

Jacqui is a highly accomplished Executive and Non-Executive Director with broad strategic and deep operational leadership experience across a range of sectors. On Australia Day 2020 she was awarded an Order of Australia for her contribution to the Resources sector and her leadership on Gender Inclusion in the sector.

Jacqui is Trustee of the Adelaide Festival Centre Trust, New Hope Corporation

Limited, and a Director of Gold Fields Limited and 29 Metals Limited. She was Chairman of TAFE SA and Vice President of South Australian Chamber of Mines and Energy. During her executive career she held Chief Executive level roles within BHP for both BHP Mitsui Coal and Olympic Dam Corporation.

Jacqui brings skills and experience across a range of areas, most notably Governance, Risk Management, Environmental, Social & Governance (ESG) and Energy & Infrastructure and is the Chair of the Group Investment Committee and a member of the Group Governance, Nominations & Remuneration Committee.

Martin Small

BA (Hons), MA, GAICD

Martin Small joined the RAA Board in November 2019. Martin owns and runs a road safety and regulatory management consultancy operating across Australasia, Asia and Africa. He previously held a variety of senior government transport positions over a 25 year period including in his native New Zealand, and in South Australia as Director Road Safety and Registrar of Motor Vehicles.

Martin is the immediate past President of the Australasian College of Road Safety and a Director of Football South Australia.

Martin contributes to the RAA Board in the areas of Executive Board & Governance, Environmental, Social & Governance (ESG), Mobility & Transport, Government & Public Policy and Energy & Infrastructure and is a member of the Audit and Risk & Compliance Committees.

Dr Stephen Holmes

MBBS, FACRRM, FRACP

Steve Holmes joined the RAA Board in 2021 and is Rural Generalist Doctor practicing in Clare. He is a member of the AMASA Road Safety Committee, State Chair of Rural Maternity Services Committee, National Chair Australian College Rural Remote Medicine (ACRRM) Obstetrics and Gynaecology Working Group and Obstetric Advisor to the SA Rural Generalist Program.

Steve brings skills and experience in the areas of Regional Issues and Government & Public Policy and is a member of the Audit and Risk & Compliance Committees.

Sharon Starick

BAGSc (Hons), GAICD

Sharon Starick joined the RAA Board in 2009. Sharon is a primary producer from the Murray Plains and is involved in rural and regional communities. She is Chair of Animal Health Australia and a Director of the Grains Research and Development Corporation, the Regional Investment Corporation, Murray Plains Farmers Inc and the Sedan Cambrai Football Netball Club. In the past Sharon has been Presiding Member of the SA Murray Darling Basin NRM Board and a Director of Nature Foundation.

Sharon contributes skills and experience in Executive Board & Governance, Regional Issues and Government and Public Policy and is a member of the Group Governance, Nominations & Remuneration Committee.

Victoria Angove

BCom., GAICD

Victoria Angove joined the RAA Board in 2015. Victoria has a strong sales and marketing background gained from running a large, successful, consumer-oriented business and other business experience gained in Asian, North American and European markets. She is joint Managing Director of Angove's Pty Ltd and a Director of the Australian Grape and Wine Incorporated and Independent Winemakers Group.

Victoria brings skills in the areas of Consumer, Executive Board & Governance and Regional Issues and contributes to RAA's corporate governance practices and investment in innovation and technology as a member of the Group Governance, Nominations & Remuneration Committee and Group Investment Committee.

Activities of the Board

Principal activities

The principal activity of the Royal Automobile Association of South Australia Inc ('RAA') in the course of the financial year was the provision of motoring, insurance and travel products and services to members. The audited financial report of RAA for the financial year ended 30 June 2022 is available on RAA's website raa.com.au, or by request.

Directors

Information on the directors of RAA during the financial year is set out on pages 48–49.

Directors' meetings

The table below sets out the number of directors' meetings (including meetings of committees of the Board) 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

Each committee operates under a charter approved by the Board. The primary functions are as follows:

Group Governance, Nominations and Remuneration Committee

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, reviews the remuneration of non-executive directors, the Chief Executive Officer and senior executives, and is responsible for the administration of general meetings and the Board election process. During the financial year, the committee

oversaw the process for the selection and appointment of new RAA CEO, Nick Reade, following the resignation of former Managing Director, Ian Stone.

Audit Committee

Responsible for reviewing and reporting to the Board on internal and external audit performance, financial policies, statements and transactions, taxation and internal control.

Risk and Compliance Committee

Responsible for overseeing the coordination of RAA's risk management and assurance and compliance activities.

Group Investment Committee

Reviews the investments of RAA in line with the investment policy set and agreed by the Board.

Appeals Committee

Reviews appeals by members whose membership has been refused, suspended or cancelled.

Nominations Committee

Responsible for developing endorsement criteria for the election or appointment of directors, assessing candidates for election or appointment against those criteria and making recommendations to the Board on the endorsement of those candidates. The committee is comprised of the RAA Chairman, Company Secretary and two independent members.

Summary of meeting attendance 2021–22

Directors	Board of Directors		Group Governance Nominations and Remuneration**		Audit		Risk and Compliance		Group Investment		Appeals	
	Held*	Attended	Held*	Attended	Held*	Attended	Held*	Attended	Held*	Attended	Held*	Attended
Siebels	11	10	14	13	7	7	5	5	8	8	0	0
Angove	11	11	10	10					8	8		
Gramp	11	11	14	11	7	6	5	4			0	0
Holmes	11	11			7	7	5	5				
McGill AO	11	9	14	12					8	8		
Osborn	11	11							8	8		
Perry AM	11	11	4	3	7	6	5	4	8	8	0	0
Small	11	11			7	7	5	5				
Starick	11	10	14	13								
Stone	11	11	14	13	7	7	5	5	8	8		

*A meeting was held which the Director was available to attend (and not subject to a leave of absence).

**Members do not attend meetings of this Committee at which Board election matters are discussed if they are eligible for re-election.

Remuneration report

Non-Executive Directors' remuneration 2021-22

The Group Governance, Nominations and Remuneration Committee reviews the remuneration packages of all non-executive directors, the Chief Executive Officer and senior executives on an annual basis and makes recommendations to the Board.

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 18 November 2013, at which members approved an aggregate remuneration up to \$600,000 per year.

Executive team

Remuneration packages for senior executives are reviewed in light of performance and other relevant factors; the aim being to retain and attract executives of sufficient calibre to facilitate the effective management of RAA. The Group Governance, Nominations and Remuneration Committee seeks the advice of external advisers on remuneration packages that reflect the market.

Remuneration packages for the Chief Executive Officer and senior executives contain salary, superannuation, non-cash benefits and at-risk components, based on achievement of agreed targets.

	Short-term benefits Salary/Fees	Post employment benefits Superannuation	Total
Specified Directors	\$	\$	\$
Siebels (President)	94,123	9,412	103,535
Gramp (Vice President)	79,536	7,954	87,490
Angove	47,061	4,706	51,768
Holmes	47,061	4,706	51,768
McGill	56,282	5,628	61,910
Osborn	47,061	4,706	51,768
Perry	56,187	5,619	61,806
Small	47,061	4,706	51,768
Starick	47,061	4,706	51,768
Total	521,435	52,144	573,580

	Consolidated 2022 \$	Consolidated 2021 \$
Short-term employee benefits	3,663,855	3,845,887
Long-term employee benefits	50,524	46,707
Post-employment benefits	228,057	259,090
TOTAL	3,942,436	4,151,684





Climate-related disclosure

This climate-related disclosure is aligned with the Task Force on Climate-related Financial Disclosures (TCFD) recommendations addressing how RAA is acting on climate change through governance, strategy, risk management and metrics and targets.

We have an increasing awareness of climate change and have an increasing awareness of the opportunities presented by being a low-carbon business. We are continuing to evolve our approach to climate risk, strengthening our response to the threat of climate change and contributing to limiting the increase in the global average temperature to below 1.5°C above preindustrial levels.

RAA is committed to reducing the environmental impact of our operations. We will be visible in our contribution to making life better for members and our community, today and tomorrow. We have recently formalised our commitment to the United Nations Global Compact and our intention to implement the Ten Principles of the United Nations Global Compact on human rights, labour, environment and anti-corruption. RAA currently manages climate risk against large natural perils events and is maturing its understanding of the impacts relating to climate change risk.

Governance

Board of Directors

The Board of Directors is responsible for the oversight of RAA's climate change risks, through:

- Approval of the RAA Environment and Social Impact Framework and Supporting Strategies; and
- Consideration and approval of the external reporting within the Annual Report.

RAA has Board-established Committees to assist with fulfilling these responsibilities for governing climate-related issues. These include:

- Risk and Compliance Committee – oversees the management of strategic and operational risks of RAA. Climate change is a strategic risk in RAA's Group Risk Management Framework;
- Audit Committee – oversees the integrity of RAA's external statutory financial reporting framework, including compliance with applicable laws, regulations and other requirements in relation to external financial reporting which incorporates climate risk-related disclosures; and
- Governance, Nominations and Remuneration Committee – approves the format and content of our Annual Report.

Chief Executive Officer, RAA and Chief Executive Officer, RAA Insurance

The Chief Executive Officer, RAA and Chief Executive Officer, RAA Insurance are responsible for overall management and financial performance of RAA, including:

- Developing and overseeing overall implementation of climate-related strategies; and
- Receiving and reviewing progress reports including assigning actions.

Management Team

The Management Team are responsible for RAA's climate change activities including:

- Embedding climate-related risk and opportunities into RAA's Risk Management Framework and within insurance underwriting decisions;
- Reviewing climate-related disclosures;
- Embedding climate strategy into RAA brand, narrative and engagement; and
- Implementing the strategy to minimise the climate-related impact of RAA business operations.

Climate-related Committees

The Environment, Social and Governance (ESG) Steering Group has oversight of the strategy and governance for climate, environment and social impact and meets quarterly. The Committee sets the overall direction and monitors progress of RAA's existing and future activities in the areas of Environment and Social Impact. These activities are driven by our risk management process, regulatory obligations, member, stakeholder and community expectations. This work is undertaken in line with Business Strategy and Planning routines.

A Climate Change Working Group, which also meets quarterly, has been established and reports to the ESG Steering Group with responsibility for:

- Defining, approving and monitoring the Environment and Climate Change Strategy; and
- Scanning the external environment and reviewing reporting.

Strategy

Integrating climate change into RAA's strategy

RAA's first five-year strategy, designed to achieve our new purpose, 'better for members, better for our community' introduces the United Nations Sustainability Development Goals (UN SDGs). These global goals frame, and increase, our commitment to deliver on our purpose through impactful RAA member, environmental and social activities.

Through the lens of the UN SDGs, we have integrated climate change into our strategy and committed to reducing the environmental impact of our operations, including addressing risks and embracing opportunities presented by climate change. We are focused on expanding our environmental activity to make a noticeable contribution to making life better in our community.

RAA is committed to working towards a Net Zero Carbon emissions target, contributing to UN Sustainable Development Goal 13: Climate Action. With an initial focus on our own operations, we are establishing a baseline for our existing greenhouse gas emissions.

As the State's largest member organisation, key to our five-year strategy is RAA's pivotal role in helping others reduce their carbon

footprint, contributing to environmental sustainability on a local, national, and global scale. We are focused on developing solutions for solar and batteries, hydrogen, and electric vehicles (EVs) for members and our community, helping to contribute to the decarbonisation of South Australia. We will establish hundreds of electric vehicle charging points across South Australia over the next two years, with more than 75 per cent of the new charge points located in regional areas.

We are also invested in providing products, storage, and energy plans for solar and batteries and EVs. To help members reduce their energy bills, we will invest in a fully integrated system complete with solar, battery storage, EV charging and monitoring. We are also exploring other technology solutions to further contribute to environmental sustainability and reduce energy costs for members.

Our five-year strategy is informed by an Oxford scenario planning approach which provides a framework to evaluate potential alternative futures, mitigate risks and capitalise on future opportunities through looking back from the future to today. A changing climate underpins all the scenarios considered.

Climate-related disclosure (continued)

Consideration of climate change in underwriting

RAA Insurance is exposed to significant natural perils risk in our Home and Motor portfolios and we currently charge premiums reflecting our assessment of each individual property's exposure to these risks. We are continually developing our understanding of climate risk using specialist experts in natural perils modelling. We are also developing an understanding of portfolio segments most likely to be impacted by climate change in the medium to longer term.

We purchase reinsurance to manage climate risk and profitability and provide capital protection against large natural perils events.

We also proactively monitor new housing developments to build our understanding of how climate change may impact the physical risk in these areas over time. We make decisions on whether to underwrite based on these risks and any proposed mitigation in the area.

Consideration of climate change in investments

The RAA Board has approved a long-standing clear set of investment beliefs that govern its investment framework. As a result, all investment decisions must consider environmental, social and governance factors. This core belief has driven the following arrangements within the RAA portfolios:

- All asset managers engaged by RAA must be signatories to the UN Principles of Responsible Investing (UN PRI). Key amongst these principles is to monitor,

manage and reduce the impact on the environment through transport, waste, consumption of natural resources, energy use and procurement.

Environmental challenges are obvious in heavy industry sectors such as metals and mining, machinery, and oil and gas. However, environmental concerns apply across many other sectors as changes in energy and in climate conditions may have pervasive effects. As a signatory to the UN PRI, RAA management has a duty to discriminate against investment in companies that fail to manage their environmental and social impacts effectively, or against those that fail to adopt robust ethical policies and governance practices.

- All RAA asset managers are signatories to the 2021 Global Investor Statement to Governments on the Climate Crisis. This coalition of 732 other investors, with over US\$52 trillion in funds under management, asks that governments raise their climate ambition and implement credible policies to address the climate crisis. Greater clarity will help investors better allocate the capital needed to address climate change before it is too late. The Statement was coordinated by the Investor Agenda, a coalition of investor groups working to accelerate a net zero economy.

Climate scenarios supporting strategy and decisions

RAA is developing a series of climate change risk scenarios, including a scenario aligned with the Paris Agreement, to test the resilience of the business to climate risk over multiple time horizons. Led by our Insurance team, this work will contribute to the expectations of APRA's CPG 229 *Climate Change Financial Risks*.

Risk Management

Climate change risk impacts on RAA

RAA understands physical impacts in Australia present the most material short, medium and long-term climate risks to RAA's business. As such, RAA has a mature approach to responding to extreme weather events. The impacts of climate change could, without proper mitigation activities, result in increases in the cost of natural disasters in South Australia. Where these increased costs drive up the insurance premiums, this would have a negative impact on insurance affordability in the future.

RAA's exposure to physical risk comes from insurance coverage of assets in existing high-risk hazard areas associated with bushfires, floods and storms including locations that may be impacted in the future. The extent to which RAA is exposed to key physical risks is expected to increase over time.

Our understanding of climate change risk is evolving as more data relating to the underlying science and events becomes available. Climate change risk monitoring of the insurance portfolio will be used by

management to assist decision making around future climate-related strategies and underwriting considerations.

A transition economy will also provide both risks and opportunities for RAA and its members through bespoke products and services. For example, an increased uptake of electric and hybrid vehicles and solar and battery products provide additional social, environmental and commercial opportunities.

In addition to the physical and transition risks, RAA is developing additional metrics to monitor the external climate environment. The metrics relate to anticipated climate changes in our market, with reporting used by management to inform strategic decision making, including:

- Carbon emissions over time (global and Australian, including sources of emissions);
- Changes in the mean temperature over time (global and Australian);
- Changes in sea level over time;
- Changes in rainfall over time (southern Australia);
- Southern Annular Mode, which affects winter storm and rainfall activity in southern Australia; and
- Renewable energy generation over time (global and Australian, including sources of generation).

Managing climate risks and opportunities

Management of climate risks will continue to evolve as RAA further develops its understanding of climate change risk and its impact to the business.

Risks relating to climate are managed across the business through a combination of:

- Disruptive event management, business continuity planning, recovery and resumption plans. The RAA Risk & Assurance team oversee the program, facilitate regular testing and assist in plan development.
- Peril modelling looking at the economic impacts of, and the challenges preparing for, climate change with a scope of activities that includes:
 - Assessing exposure and vulnerability to changing climate risk;
 - Scenario analysis and stress testing; and
 - Assisting with evaluating and designing an appropriate reinsurance program.
- Implementation of the Environment and Climate Change Strategy which includes:
 - Establishing formal metrics to monitor internal risk factors including insurance exposure;
 - Developing a Climate Action Plan;
 - External reporting and disclosure of material climate risks to the market; and
 - Collaboration to build capacity.

Metrics and Targets

With an initial focus on our own operations, we are establishing a baseline for our existing greenhouse gas emissions. This includes our operational footprint and our investment portfolio, for example:

- The majority (approximately 90%) of RAA Group investments are held in cash and bonds with these exposures fully placed with governments and financial (mostly banking) entities.
- A minority (around 10%) of Group investments are held in Australian and Global equities via fund manager trusts. All investments of this nature meet the (1) UN PRI (Protocols for Responsible Investing) and (2) meet each managers climate change standards. Further, each manager employed by RAA has detailed climate change filters that discriminate against investment in any company that does not have high regard for climate change in its activities.

RAA's approach to waste management will also be investigated in FY23. This ongoing work will form the basis of future targets. The development of scenario analysis and stress testing may identify additional metrics and targets for consideration.

Financial performance

RAA is run to benefit members and the South Australian community. As one of SA's largest and oldest organisations we're proud to keep our members moving in the right direction and are able to do so through financial stability.

COVID continued to impact Travel sales for the first three quarters of the 2022 financial year, however, the final quarter saw a positive turn with May 2022 sales numbers being our highest since the start of the pandemic. COVID also challenged our internal resource levels and supply chain, in particular within Insurance. The Insurance business was further impacted by significant climate-related events in the year with four large events occurring, including the largest in the history of the organisation, leading to over 90,000 claims being processed in the year. Despite these challenges, RAA has maintained financial stability and driven membership to more than 790,000 in 2022.

Financial results

RAA reported a net loss after tax of \$9.6m for 2022, a decrease in profit of \$22.5m from the \$12.9m reported in 2021.

Total income for the year was \$732m, 41% higher than the prior year. While part of this increase was driven by an increase in new and existing members accessing our Insurance and Roadside Assistance products, the majority was due to recoveries received from our reinsurers for claims paid relating to the numerous climate-related Insurance events experienced in the year.

Total expenses were \$744m, an increase of 47% on prior year. Insurance claims, the largest of the Group's expenses, increased by 74% due to the multiple large events experienced in the year, including the snap hailstorm in October 2021 which saw the Insurance team receive nearly four months' worth of claims in 24 hours.

The net asset position of the group at the close of the 2022 financial year was \$267.9m, \$9.6m lower than the previous year due to the net loss after tax. The group's balance sheet remains in a healthy position despite the operational pressures faced throughout the year. Effective working capital management continues to enable RAA to meet operational, capital and project expenditures, whilst meeting the APRA capital adequacy requirements of the insurance business.

2022 saw the continuation of significant investment in our future through our Member360 and Moonshot programs of work, to deliver contemporary and sustainable digital experiences for our members and staff, and Project Noble to respond to material regulatory change in Insurance. None of these achievements would have been possible without the dedication and commitment of our people, who again stepped up to help our members, community, and each other during a year full of both opportunities and challenges.

A focus on achieving growth, generating member value and building sustainable operations

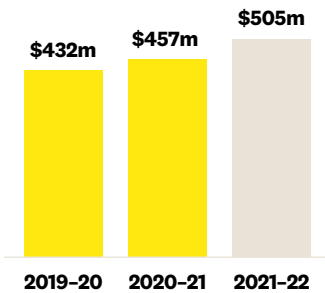
This year our membership numbers have grown to more than 790,000. This growth is driven by our commitment to advocacy and community education, and member

benefits. Total Member Return, consisting of Member Architecture and More for Members program discounts reached \$48m in the 2022 financial year.

In order to ensure that we remain relevant and are well positioned to serve our members into the future, we continue to commit funds to underpin innovation and support the development of new products and assets. These investments may ultimately become a part of RAA's core business and, with further development, contribute to Member growth, services and returns through generation of profits. 2022 saw the launch of our Environmental and Social Impact framework, our first Reconciliation Action Plan (RAP), the securing of South Australia's Electric Vehicle Charging Network contract and the acquisition of our solar installation partners to expand our Solar & Battery business.

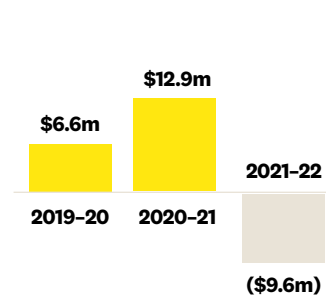
Our key performance indicators

Group net revenue



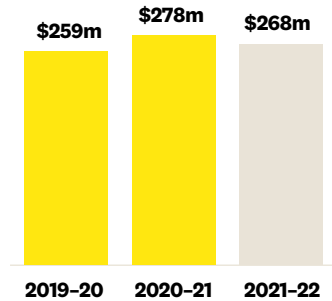
Normalised Group net revenue represents RAA Group revenue as reported in our Financial Report but excluding reinsurance and other recoveries revenue. We exclude this revenue as it is influenced by significant claim events and not growth in our business.

Profit/(loss) after tax



The impact of the severe weather events on claims expense and the overall result can be seen in 21/22 along with the increased investment in Group projects.

Net assets



Our net asset movement year on year is a direct result of RAA's profit or loss after tax. Our strong net asset position demonstrates the financial stability of the RAA.

Membership Architecture discounts

\$22.9m

of profits returned to members

Our Membership Architecture rewards loyalty, reducing costs for members who hold two or more products. These discounts are funded through our established Insurance and Motoring businesses.

More for Members discounts

\$25.1m

returned to members

We reward the loyalty of our members by providing savings through our portfolio of partners. The average saving per member in 2022 was \$97.

Project investment

\$17.6m

investment in projects across the business

Project investment is key to driving efficient, effective and sustainable operations.

Business improvement

\$2.6m

profit generated through business improvement initiatives across RAA

We continue to embed a successful business improvement culture across the Group to further enable investment in our core business, innovation and member return.

Statement of profit or loss

Discussion and analysis of the statement of profit or loss

RAA made a \$9.6m loss after tax (2021: \$12.9m profit) in the year ending 30 June 2022. This result was driven by the challenges experienced by the Insurance business with four reinsurable events within the year, including the largest event in RAA's history, and an increase in project expenditure.

Total income for the year was \$732m, \$214m higher than the prior year due to the \$165m increase in Reinsurance recoveries, following the multiple reinsurable events experienced, as well as the \$39.2m increase in Insurance premium income, with a 3% increase in policies year on year. Further to this, Roadside Service fees revenue increased by \$4.2m and Travel commission by \$1.6m as sales recovered to pre-COVID levels in the final quarter of the year.

Insurance claims expense was \$197m higher than 2021 due to the impact of the multiple reinsurable weather events and other non-catastrophic weather experienced. Reinsurance premium expense increased by \$14.3m which included unbudgeted back up cover taken in December 2021. Employee benefits totalled \$108m, an increase of \$17m on prior year in line with the FTE increase of 163 driven by an increase in project activity and increased resources in line with member demand. \$17.6m of project expenditure is also included in total expenses as the Club progressed with the M360, Moonshot and Travel Transformation Green Light Projects.

Within the overall result, \$20.1m of discounts were returned to members.

For the year ended 30 June 2022	Consolidated 2022 \$'000	Consolidated 2021 \$'000
Revenue from contracts with customers	120,009	110,752
Insurance revenue	609,895	405,529
Other revenue	56	44
Revenue	729,960	516,325
Share of net profit of associates	1,832	1,526
Total Income	731,792	517,851
Expenses		
Employee benefits	(108,417)	(91,274)
Payments to contractors for roadside assistance	(21,692)	(19,821)
Cost of sales	(18,051)	(15,288)
Depreciation, impairment and amortisation	(8,961)	(12,255)
Finance costs	(310)	(242)
Insurance claims expense	(461,600)	(265,279)
Outwards reinsurance premium expense	(58,873)	(44,487)
Other expenses	(66,549)	(57,992)
Total Expenses	(744,453)	(506,638)
Net finance (cost)/income	(2,051)	6,306
Operating (loss)/profit before income tax	(14,712)	17,519
Income tax benefit/(expense)	5,115	(4,599)
(Loss)/profit after tax for the year	(9,597)	12,920
Other comprehensive income		
<i>Items not to be reclassified subsequently to profit or loss</i>		
Actuarial (loss)/gain on defined benefit plan	(78)	443
Fair value adjustments relating to land and buildings	-	7,088
Income tax on items of other comprehensive income	23	(2,259)
Net other comprehensive (loss)/income not to be reclassified to profit or loss in subsequent periods	(55)	5,272
Total comprehensive (loss)/income for the year net of tax	(9,652)	18,192

Statement of financial position

Discussion and analysis of the statement of financial position

Net Assets for the year totalled \$268m, a decrease of \$9.7m on prior year due to the current year total comprehensive loss.

The increase in total assets of \$117m (16.2%) was predominately due to a \$92m increase in Trade and other receivables with Reinsurance and other recoveries exceeding prior year by \$70m relating to the multiple events throughout the year.

Total liabilities increased by \$126m (28.6%) predominantly due to the \$93m increase in the Outstanding claims liability associated with the actuarial assessment of claims still to be received/finalised in relation to the 2022 multi-event year.

As at 30 June 2022	Consolidated 2022 \$'000	Consolidated 2021 \$'000
Current assets		
Cash and cash equivalents	24,546	26,849
Trade and other receivables	308,768	216,603
Inventories	1,851	1,437
Deposits in trust account	5,941	1,136
Current tax asset	7,050	1,209
Other current assets	4,453	3,418
Financial assets	289,743	285,919
Deferred acquisition costs	7,337	7,159
Total current assets	649,689	543,730
Non-current assets		
Trade and other receivables	7,399	5,653
Pension asset	927	1,125
Financial assets	4,664	5,819
Investments in associates	5,802	3,970
Property, plant and equipment	55,241	53,576
Right-of-use assets	9,460	7,428
Intangible assets	22,809	25,436
Goodwill	67,651	61,199
Deferred tax asset	11,734	10,785
Total non-current assets	185,687	174,991
Total assets	835,376	718,721
Current liabilities		
Trade and other payables	55,456	54,424
Unearned income	253,892	228,764
Interest bearing liabilities	1,569	1,114
Deposits in trust account	5,941	1,136
Provisions	16,932	15,598
Outstanding claims liability	203,027	108,433
Total current liabilities	536,817	409,469
Non-current liabilities		
Interest bearing liabilities	9,085	7,189
Provisions	2,052	1,910
Deferred tax liability	13,695	15,667
Outstanding claims liability	5,777	6,884
Total non-current liabilities	30,609	31,650
Total liabilities	567,426	441,119
Net assets	267,950	277,602
Equity		
Retained earnings	215,492	225,144
Reserves	52,458	52,458
Total equity	267,950	277,602

Statement of cash flows

For the year ended 30 June 2022	Consolidated 2022 \$'000	Consolidated 2021 \$'000
Cash flows from operating activities		
Receipts from members and customers (inclusive of GST)	722,670	557,472
Payments to suppliers and employees (inclusive of GST)	(702,220)	(509,392)
Interest received	155	157
Rental income received	61	47
Income tax paid	(3,624)	(9,370)
Net cash from operating activities	17,042	38,914
Cash flows from investing activities		
Proceeds from sale of fixed assets and intangibles	1,099	1,960
Proceeds from the sale of financial assets	17,418	1,913
Distributions received	6,918	3,787
Dividends received	-	1,438
Purchase of fixed assets and intangibles	(6,343)	(5,554)
Purchase of financial assets	(30,611)	(41,770)
Proceeds from disposal of joint venture	-	3,031
Purchase of business combination assets	(7,200)	-
Net cash used in investing activities	(18,719)	(35,195)
Cash flows from financing activities		
Repayment of loans to related parties	990	854
Payment of principal portion of lease liabilities	(1,616)	(1,627)
Net cash used in financing activities	(626)	(773)
Net (decrease) / increase in cash	(2,303)	2,946
Cash and cash equivalents at beginning of the year	26,849	23,903
Cash and cash equivalents at the end of the year	24,546	26,849

Discussion and analysis of the statement of cash flows

2022 saw a net cash inflow from operating activities of \$17m, \$21.9m below that of 2021, predominantly due to an increase in payments to suppliers and employees, in line with the increased Insurance claims expense.

Net cash used in investing activities was \$18.7m (2021: \$35.2m) as a result of the reinvestment of \$30.6m of Insurance surplus operational cash into financial assets and the \$7.2m payment for the Solar acquisition, partially offset by the \$17.4m drawdown of investments required to fund RAA's non-portfolio investments (AMS

share subscriptions, Solar acquisition and EV charging network).

Net cash used in finance activities was \$626k (2021: \$773k) due to increased loan repayments from associated entities.

Tax transparency

As a proudly South Australian and membership organisation, RAA is committed to corporate responsibility and transparency. We recognise our contributions to governments' public finances is of interest to our members and the South Australian community.

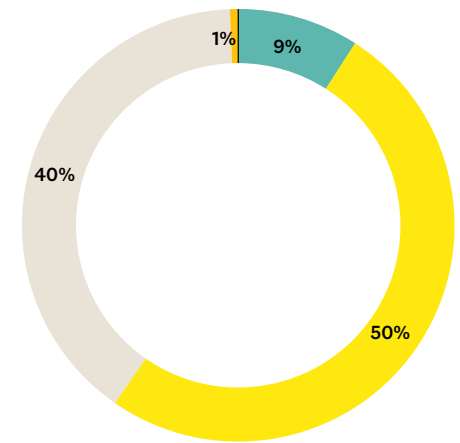
RAA contributes to our community as a major South Australian employer, investor and consumer, and subsequently pays the right amount of tax. RAA collects a significant amount of income tax on employee salaries and wages and makes payments of Fringe Benefits Tax (FBT) and Payroll Tax to the Australian Taxation Office (ATO)/ State Revenue Offices.

RAA supplies services to the community which result in the collection of Goods and Services Tax (GST) and Stamp Duty on insurance premiums which are remitted to the ATO/State Revenue Offices. RAA pays income tax at the company tax rate of 30 per cent based on accounting profit before tax, adjusted for differences between the accounting standards and the income tax legislation. RAA has an estimated loss carry back refundable tax offset for 2021-22 of \$2.5m. Tax payments of \$3.6m were made during 2021-22 and therefore a refund of \$6.1m will be due on lodgement of the tax return. RAA adopted the Board of Taxation's Voluntary Transparency Code in 2016-17. In 2017-18, the RAA Board approved the RAA Tax Governance Framework.

RAA's 2022 tax contributions

	\$- million
Income tax	\$5.48 million
Payroll tax	\$30.48 million
Stamp duty on insurance premiums	\$23.96 million
PAYG withholding on salaries and wages	\$0.37 million
Other taxes – FBT and fuel excise	\$60.28 million
Total 2022 financial year tax paid	\$60.28 million

This framework reflects RAA's low risk appetite and is consistent with RAA's overall strategy, approach to risk and core values. RAA makes decisions for commercial reasons and does not enter transactions for the primary purpose of obtaining a tax benefit. RAA takes advantage of available deductions, tax rebates, offsets and credits to achieve the best tax outcomes for the organisation. RAA continually monitors the RAA Tax Governance Framework, ensuring best practices are adopted and addressing regulatory developments. RAA is committed to complying with all relevant tax laws, rulings and regulations and to maintaining a transparent and proactive relationship with tax authorities. RAA has controls in place to ensure it pays the right amount of tax.



- Income tax
- Payroll tax
- Stamp duty on insurance premiums
- PAYG withholding on salaries and wages
- Other taxes - FBT and fuel excise

Get in touch

Head office

101 Richmond Rd, Mile End, SA 5031

Website	raa.com.au
Email	info@raa.com.au
General enquiries	8202 4600

Motor

Emergency Road Service	13 11 11
Insurance	1300 884 567
Claims	1300 884 575
Motoring road rules information (members only)	8202 4570
Car Advice (members only)	8202 4689
Traffic & Road Safety	8202 4517
Vehicle Inspections	8202 4688
Drive School	8202 4444
Child Safety Centre	8202 4592
Fuel enquiries	8202 4440

Home

Insurance	1300 884 567
Claims	1300 884 575
Trade Assist	8202 4988
Solar and Battery	8202 8078

Travel

Travel services	8202 4589
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RAA Shops

Metropolitan

Adelaide	41 Hindmarsh Square
Colonnades	Shop 169, Centro Colonnades
Elizabeth	Shop 83, Elizabeth Shopping Centre
Marion	Shop 1144, Westfield Marion
Mile End	101 Richmond Road
Tea Tree Plaza	Shop 20, Westfield Tea Tree Plaza
West Lakes	Shop 297, Westfield West Lakes

Regional

Broken Hill	8202 8025 320 Argent Street
Clare	8842 2575 280 Main North Road
Kadina	8821 1111 62 Graves Street
Mount Barker	8202 4516 2 Victoria Crescent
Mount Gambier	8202 8055 55 Commercial Street West
Murray Bridge	8532 1935 19 Bridge Street
Port Augusta	8642 2576 7 Caroon Road
Port Lincoln	8682 2934 2 Liverpool Street
Renmark	8586 3160 49 Renmark Avenue
Victor Harbor	8552 1033 66 Ocean Street
Whyalla	8202 8045 85 McDouall Stuart Avenue

RAA's RAP launch, featuring artwork by Damien Coulthard (see page 10). Pictured from left: RAA Community and Corporate Affairs General Manager Emily Perry; Senior Manager Environment and Social Impact, Grace Jennings; Tjindu Foundation General Manager Kellie Graves; Uncle Major 'Moogy' Sumner, Ngarrindjeri and Kurna Elder; and Events and Community Partnerships Manager, Andrew Petersen.



Group Annual Report
2021-22