2026 Annual General Meeting
Group CEO's Address by Mike Baird

Thank you, Derek, for your welcome and to our members who have joined us today. Thank you for your loyalty and support of the NRMA.

I began the role of Group CEO almost three months ago, and I am honoured to be leading this great Australian company. When I think back, my relationship with the NRMA first started back in 1986, as an 18-year-old who bought his first car a shiny red mini-mike with a blue roof. Whenever I needed the NRMA, often at times of duress on the side of the road, the NRMA showed up.

Fast-forward 40 years and it feels particularly special to be here. I remember what it meant to know the NRMA would be there when I needed it. I have had the privilege to meet many of our team since I started and our collective commitment is to ensure that we continue to show up for you and all our members.

The NRMA is in a period of exciting change. For 106 years we have delivered for generations of NRMA members. I want the NRMA to be even more member-focused over the next 100 years, so we have an even greater impact on you and on the communities in which you live and where you travel.

When it comes to how we build the NRMA of the future, I firmly believe our members know best. For that reason, I began a listening tour on my first day on the job. I spent my first morning with Ian and Ann Brown in their favourite coffee shop in Beecroft. Between them, they have a combined 126 years of membership.

Speaking of remarkable membership, I received an email from Ian - a member of 35 years. Ian's dad, Clarrie, from Goonellabah, recently turned 91 and has been a proud NRMA member for 75 years - an outstanding three-quarters of a century! I am so glad Ian wrote to us because Clarrie's commitment to the NRMA is something worth celebrating today. These long-standing members have invaluable knowledge of our organisation, and their loyalty has helped sustain our mutual.

At the other end of the scale sits our youngest members. The NRMA has close to a thousand 16-year-old members. Their life on the road has just begun and we will do more in coming weeks and months to attract the next generation to the NRMA. The decisions we make today will shape the NRMA they experience for decades to come, and I hope that in 75 years' time, they'll still be proud NRMA members, just like Clarrie.

Over the last few months, the NRMA has embarked on developing a new strategy to shape the products and services of the future. We will share more of this work in coming months. At the heart of this focus is our legendary roadside assistance. This remains the primary reason our members join us. The work of our patrols and frontline teams has built our brand into one of the most trusted in Australia. I am absolutely committed to strengthening this core service.

But to do that, we must ensure our business is financially strong. After three challenging trading years, our focus now must be on returning the organisation to a stronger financial position. I am conscious we are stewards of members funds and they should deliver appropriate returns for our members. We must boost our profitability so that these funds can be reinvested into the services of the future. I believe our performance must improve and if it does it will give us more options in how we deliver for members and their communities. This is a key priority, and I look forward to reporting back to you on our progress.

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The members I have met with have spoken time and again of the kindness and care they experienced when they needed us most. It's central to who we are. We are equally proud of the role we play as your advocate, standing up for our members and the community on the issues that matter most. The NRMA has a strong voice, and with that comes a responsibility.

We asked our members about their biggest concerns and two issues stood out: cost of living and road safety. Amid the war in the Middle East and the worst oil crisis of our generation, Australia looked to the NRMA for clarity and calm.

As that uncertainty continues, so too does our responsibility to be a trusted voice for our members. We have campaigned for and secured more funding for our road network, because reversing the rising road toll requires continued investment and action. We have delivered life-saving road safety education to almost 125,000 school students of all ages, helping to equip the next generation with the knowledge and skills to stay safe on our roads. And we have continued to be a much-needed voice of reason in road safety. Our recently released report into seatbelt safety, for example, balances the importance of critical road safety measures with the need for practical, commonsense enforcement. It should always be about safety and not revenue.

It has indeed been a busy year for the NRMA. I want to thank Derek and the Board, Carolyn Darke and our leadership team, and importantly, our incredibly dedicated team for the commitment and care they show our members, guests, customers and communities every day.

I also want to thank you, our members, for your loyalty, your trust and your ongoing support.
I want to spend more time with members and one small change I announce today is that our AGM will shift back to in-person next year. I believe as a relationship-based organisation we should meet every year and I look forward to re-establishing that tradition.

There is much for us to look forward to in the year ahead. And as we look to the future, our focus is clear: to build an even stronger NRMA that continues to deliver for our members and one that we can all be proud of for the next 100 years.

Thank you.