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Gender Pay Gap Statement



About the NRMA

The NRMA employs over 3,200 people and serves more than 3.4 million members. It's also one of Australia's most trusted brands, and one of the largest member-owned organisations in the country. As a mutual, we're owned by and work for the benefit of our members. This means every decision we make and every success we enjoy is shared.

Our commitment

At the NRMA, we foster a culture that respects and celebrates diversity and inclusion in all its forms to create an environment where all people can feel they truly belong.

Our commitment is to be a workplace leader in gender equality and an employer of choice both now and into the future.

“At the NRMA, gender equality and closing the gender pay gap are paramount. While progress has been made, we acknowledge the work ahead. We're committed to comprehensive strategies addressing internal biases and systemic inequalities. Accountability, and reducing the gender pay gap for all are non-negotiables in our pursuit of an inclusive workplace where everyone thrives.”



Carolyn

Carolyn Darke
Group CEO (interim),
The NRMA



Understanding the gender pay gap

The gender pay gap (GPG) refers to the difference in earnings between men and women across an organisation, expressed as a percentage of men's pay.

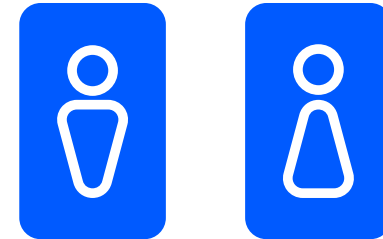
The gender pay gap can often be confused with equal pay. Equal pay, also known as 'like-for-like pay,' is a legal requirement that mandates women and men receive equal compensation for performing the same or similar work. In Australia, this has been a legal requirement since 1969.

Equal Pay



Men and women are paid the same for like work

The Gender Pay Gap



The difference between the average pay of men and women across the whole organisation, irrespective of their role or seniority

The importance of closing the gender pay gap

The gender pay gap is an important indicator of gender equity. It reflects the impact of social and economic factors that shape how people engage in work, the fields they study, the roles they take on, and the way caring responsibilities are balanced with careers.

Closing the gap is essential to strengthening the economic security of women and building a more inclusive, diverse and prosperous society for everyone.

Understanding the data

We're proud of the progress we've made in reducing our gender pay gap over the last few years. Our median total remuneration gender pay gap has decreased from 28% in 2020 to 16.5% in 2025.

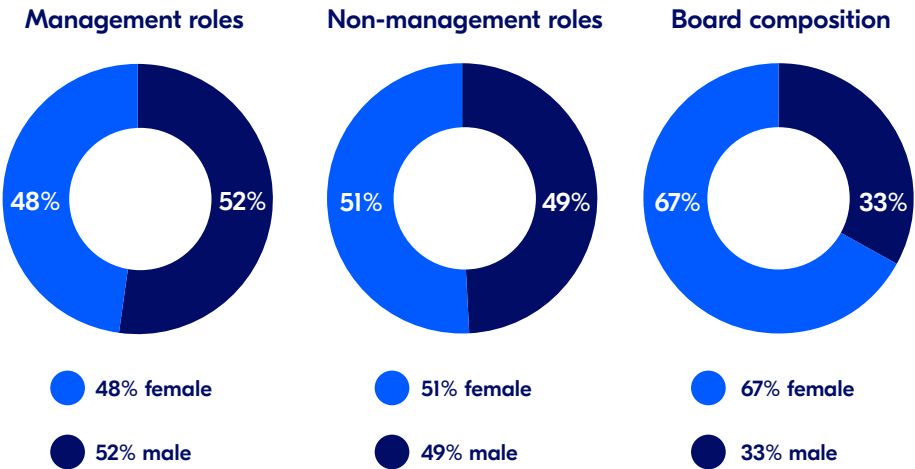
All employees	2022-23	2023-24	2024-25
Average (mean) total remuneration	12.8%	14.9%	15.9%
Median total remuneration	20.6%	18.8%	16.5%
Average (mean) base salary	12.4%	13.6%	14%
Median base salary	13.2%	21.4%	16.4%

When compared to the industry, our average (mean) is considerably lower, however, our median tracks higher and is attributed to the gender based industries and the industrial instruments that are applied across our employee groups.

Employees	NRMA GPG	Industry comparison GPG	National GPG
Average (mean) total remuneration	15.9%	18.4%	21.8%
Median total remuneration	16.5%	14.9%	18.3%
Average (mean) base salary	14%	16.5%	16.7%
Median base salary	16.4%	11.1%	13.6%



We're also proud of the representation of women across our organisation. However despite our high representation of women, we know there are several other factors that influence and impact our gender pay gap.



A key factor influencing our gender pay gap is the composition of our diverse frontline workforces, which are governed by Enterprise Bargaining Agreements and Awards. While we have 50/50 female and male representation across our organisation, Enterprise Agreements and Awards can present challenges in utilising traditional methods to close pay disparities due to predetermined wage structures.

Additionally, our organisation operates within historically gendered industries, such as automotive work (predominantly male) and contact centres (predominantly female), which contribute to the complexity of addressing gender pay gaps.

Currently, 72% of our workforce is covered by an Award or Enterprise Agreement. We acknowledge that further action is needed to challenge societal norms and stereotypes that contribute to the gender pay gap. Our commitment is to continue embedding equity measures within these agreements and explore additional strategies to close the gap.

The remaining 28% of employees are engaged under common law contracts, where we have greater scope to take deliberate steps towards pay equity. We regularly review this segment to ensure remuneration frameworks and pay decisions remain transparent, equitable, and consistent across roles.

At the senior manager level, we are strengthening our gender equity focus by increasing visibility of gender representation in succession pipelines, supporting career development, and prioritising intentional talent acquisition when recruiting.

Employees		
Non Award	904	28.12%
EA	682	21.22%
Award Based	1,629	50.66%



What we've done to address the gender pay gap and deliver on our Gender Equality Strategy

Over the last few years our dedication to gender equality has been demonstrated through our achievements and our commitment to challenging traditional gender roles, promoting diversity and inclusion, advocating and implementing family friendly policies, and building awareness and knowledge throughout the organisation.

Some of our initiatives and progress in achieving gender equality include:

- Since 2021 the NRMA have held WGEA's Employer of Choice Gender Equality (EOCGE) accreditation. We are 1 of only 128 employers recognised as an Employer of Choice Gender Equality. As a leading practice recognition program that's entirely voluntary, it's separate from compliance with the Gender Equality Act.
- Certification as a Family Inclusive Workplace since 2022, successfully achieving re-certification in 2025.
- A decrease in our GPG, with our median total remuneration gender pay gap decreasing from 18.8% in 2024 to 16.5% in 2025.
- Introduced superannuation on unpaid parental leave.
- Increased paid parental leave from 12 weeks to 18 weeks before many other employers increased parental leave.
- Introduced 10 days domestic violence leave for all employees prior to it being legislated.
- Established our first Gender Equality Resource Group, RISE with executive sponsorship.
- Hosted external and internal gender equality events, raising awareness and demonstrating our commitment.
- Introduced flexible work, carer, domestic and family violence policies.
- Since 2020 we've delivered on our Gender Equality Strategy, reviewing and updating every two years in line with best practice and organisational objectives.
- Actively encouraging male identifying staff to take parental leave and increasing secondary carers leave from 2 weeks to 4 weeks.
- Continued to improve our data analysis with the implementation of dashboards for leaders and our People and Culture team to access.

What we're doing to address the gender pay gap

The NRMA recognises that improving gender equality and reducing the gender pay gap can only be achieved through a commitment to initiatives and policies that promote an inclusive and equitable workplace.

We recognise that gender equality is achieved through applying a gender lens at every stage of the employee lifecycle. The diagram below highlights our approach, recognising that we are committed to continual review and improvement.





To underscore our commitment, we have developed and implemented our third comprehensive Gender Equality Strategy and Action Plan for the period 2024-2025. This strategic roadmap outlines specific, tangible actions to enhance gender equality within our workplace and focuses on five key pillars:

- 1 Embed inclusion, equity and intersectionality within the workplace through systems, practices, leadership and culture
- 2 Enable a flexible and family-friendly workplace
- 3 Build advocacy through education, networks and accountabilities
- 4 Leadership accountability and advocacy for gender equity and inclusion
- 5 Enhance gender balance in leadership and employment practices

We remain dedicated to implementing comprehensive strategies to address the gender pay gap, including fostering a culture of transparency, conducting regular pay equity audits, and providing support and opportunities for career advancement for all employees, regardless of gender. By continuing to prioritise gender equality and taking proactive measures to address the root causes of pay disparities, we aim to create a workplace where all individuals are valued and rewarded equitably for their contributions.



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