



INSIDE

TEAMING UP WITH NEW ZEALAND YOUNG FARMERS

FMG – BACKING TOMORROW'S AGRI-LEADERS TODAY

RURAL THEFT

Tips to protect your property



FARMSTRONG CHALLENGE

Former All Black gets on board



CANTERBURY WINDSTORMS

Claims, and lessons learned



DOMESTIC

Things to consider this Christmas



NOTE FROM CHRIS BLACK



Reflecting on 2015 and the farming landscape in New Zealand, one might well describe it as a ‘mixed bag’.

On the one hand sectors like horticulture and viticulture and red meat in particular have enjoyed a relatively strong year; sheep a steady twelve months, whereas dairy has had to face structurally lower global milk prices. On the back of this businesses supporting the primary sector have had to respond accordingly, including in many cases dealing with their own set of challenges.

Irrespective of the type of year one may have had, one thing I sense we all need to help handle the ups and downs are good support networks, rather than trying to do everything ourselves.

As a Mutual built on developing strong relationships with clients, the partnership approach is

something we subscribe to and this year FMG entered into a number of new arrangements to reinforce our commitment of being here ‘for the good of the country’ over the long haul.

On behalf of all the team at FMG, thank you for all your support during 2015 and all the best for the summer months.

Being owned by farmers and growers, FMG has a high sense of accountability to rural New Zealand, and while we need to run the business commercially, the profits we make are reinvested to ensure farmers and growers have access to ‘fit for purpose’ insurance products and risk services at affordable prices. And reliable good quality day to day service and support to back this up.

This year, we’ve rekindled our relationship with New Zealand Young Farmers and have agreed a 10 plus year partnership with the Hamilton City Council – to become the new naming rights sponsor of FMG Stadium Waikato. We’ve also worked closely with the Mental Health Foundation on the launch of the rural wellbeing initiative Farmstrong.

Each of these partnerships is important to the Mutual for different reasons. Whether that be support for New Zealand’s younger generation of farmers, our aspiration to cement FMG’s position as New Zealand’s leading rural insurer, or the important area of helping people with information and advice on keeping themselves, their families and their staff in good shape to better handle the ups and downs.

These partnerships as well as other strategic relationships

such as the ones we have with Farmlands and Federated Farmers help keep the Mutual in a strong position so that we’re there for you and your business when you need us.

On behalf of the team at FMG, thank you for all your support during 2015 and all the best for the summer months, including hopefully an enjoyable and well-earned break with family or friends at some stage.

Compliments of the season.

Chris Black
Chief Executive, FMG

AGM VOTE RESULTS

FMG held its AGM in Pukekohe in August. During the meeting all proposed changes to the Constitution were approved and current Directors Graeme Milne and Marise James were re-elected to the Board.

A copy of FMG’s Annual Report can be found at www.fmg.co.nz

FMG – A GREAT PLACE TO WORK

FMG was recently named New Zealand’s best large workplace, as independently judged by the IBM Kenexa Best Workplaces survey. This is important for FMG as we believe that investment in employees allows us to maintain high standards of the service and support we provide clients. We’re proud of this result and will look to build on it further to enhance our commitment to give rural New Zealand a better deal.



FMG ANNOUNCES NEW PARTNERSHIP WITH NZYF

Regional Finals	Date	Location
Northern	20 Feb	Pukekohe
Waikato/BOP	27 Feb	Huntly
Taranaki/Manawatu	5 March	Feilding
East Coast	12 March	Dannevirke
Tasman	2 April	Oxford
Otago/Southland	9 April	Wyndham
Aorangi	16 April	Ashburton
GRAND FINAL	7-9 JULY	TIMARU

For everyone at FMG, New Zealand Young Farmers (NZYF) embraces so much of what’s great about farming in this country.

FMG recently became the principal sponsor of the country’s preeminent rural challenge – FMG Young Farmer of the Year.

For us the challenge promotes taking calculated risks, innovation, competition, collaboration, idea-sharing, leadership and achievement – all essential attributes to be successful in farming today.

Young Farmers has a wonderful tradition, dating back to the mid 1930’s. Interestingly FMG, as New Zealand’s leading rural insurer, has been there from the outset and played a significant role in getting Young Farmers established, so it’s great to be rekindling the relationship.

This is a major sponsorship for FMG and one that supports a wider programme the Mutual has on backing young people in the primary sector. This includes an intake of university graduates every year who are brought into the business via the FMG graduate programme.

FMG also offers up to two scholarships for school leavers to study agricultural related degrees at Massey, Waikato or Lincoln universities. On another level FMG supports rural leadership through the Kellogg Rural Leadership programme, the prestigious International Nuffield Scholarship programme and the Agri-Women’s Development Trust.



Put simply, partnering with Young Farmers is a natural fit for FMG as it allows the Mutual to actively participate in supporting the growth and development of New Zealand’s next generation of farmers.

FMG is excited by this new partnership and will play an active role as it looks to work with NZYF on further developing the competition, building on its heritage and prestige.

PROTECTING YOUR PROPERTY

FMG has teamed up with Federated Farmers and New Zealand Police to launch a rural theft awareness campaign. As part of this, a Rural Crime Prevention Advice Guide has been produced and is free for any farmer or grower by calling FMG on 0800 366 466 or downloading it from www.fmg.co.nz/advice

Some of the advice contained within the guide includes:

- Register all high value tools, machinery and equipment on NZ Police’s www.snap.org.nz – this will make it harder for thieves to on-sell stolen property.
- Engrave your equipment with a feature, such as your farm name.
- Lock all doors and windows on all sheds and outbuildings.
- Keep keys for doors and buildings secure and out of view.
- Store any tools, equipment, fertilisers or chemicals in secure storage – even if you use them daily.
- Report any suspicious behaviour to Police no matter how small it may seem.
- Remove keys from vehicles when they’re not in use and keep them out of sight.
- Ensure all firearms are secured.



While some of these tips may seem straight forward, FMG’s experience is that these steps are not always taken. Heading into the summer months is a good time to check and protect.



Forecasters are predicting an El Niño summer which, depending on where you live, can mean anything from hot temperatures, high winds to heavy rain – or a combination of all three.

Predicting weather is best left to the experts. The way FMG can help however, is by offering advice on reducing risk and damage from wind and fire – from hot temperatures and dry conditions.

FIRE

- Check weather forecasts and alert the fire service before conducting any burn offs. Ensure you have the correct fire permits where required.
- Ensure emergency services can easily get to your property by keeping your driveway access clear and have your RAPID number clearly displayed.
- Fires can easily start from things like BBQ embers. Ensure all embers are left to cool in a metal bucket for five days before disposing.
- Never place hot machinery such as chainsaws on dry grass.

- On average it takes around 28 minutes for emergency services to reach a rural address.

You may also be interested to know that FMG provides all clients who have a Farm Buildings or Farm Contents policy the additional benefit of up to \$5000 – or the first hour (whichever comes first) of fire suppression costs. This means that once emergency services have been called FMG will cover the cost of any reasonable steps taken to initially fight the fire, such as hiring a helicopter. To learn more call us on 0800 366 466.

STRONG WINDS

- Check that all roofing iron is nailed down.
- If you have large trees, consider having them trimmed, particularly if they're near power poles or buildings.
- Irrigator owners can download FMG's free Irrigator Advice Guide from the FMG website.
- Check areas where you have had a burn off in previous weeks for signs of it being reignited by strong winds.

FMG has a free weather app which was created with support from MetService.

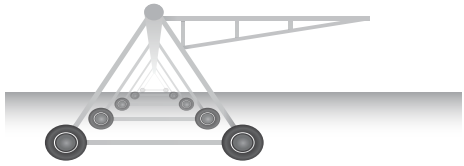


POINT, PARK AND ANCHOR

In October strong winds hit the Canterbury region which resulted in FMG receiving around \$1.8 million worth of claims. While any damage is always problematic FMG's experience of this storm was that the level of disruption and damage was significantly less compared to the 2013 storms in the same region.

A noticeable number of irrigators in particular, remained upright this time, with FMG's assessing team noting that many farmers took preventative steps to *Point, Park and Anchor* their machines.

The three steps, along with other irrigator safety information, are promoted in FMG's free Irrigator



Advice Guide which was produced from learnings taken from the 2013 storms. It's pleasing to see this research may have helped prevent damage or loss during this most recent storm. If you would like a copy of the Guide, visit www.fmg.co.nz/advice.

FARMSTRONG – WILL YOU MEET THE CHALLENGE?

Former All Black captain Ian Kirkpatrick is taking on the Farmstrong Challenge. Will you?

Farmstrong is a joint rural wellness give back initiative between FMG and the Mental Health Foundation. It aims to shift the focus of rural wellbeing from illness to one of living well and staying well.

With a commitment to physical health, Farmstrong is running a cycle tour next year where a core peloton of 20 cyclists will ride from Ngatea to Invercargill. In the lead up to the tour, Farmstrong has set a challenge for rural New Zealanders to collectively exercise a distance of four million kilometres. This can be done, by walking, running or cycling.

Kirky, as he prefers to be called, has made a commitment to ride the first two legs of the tour – a total of around 300kms.

“I think this is a hell of a good cause. I think it’s really important that farmers look at other ways of being active other than the day-to-day duties of the job. Farming can help with strength –

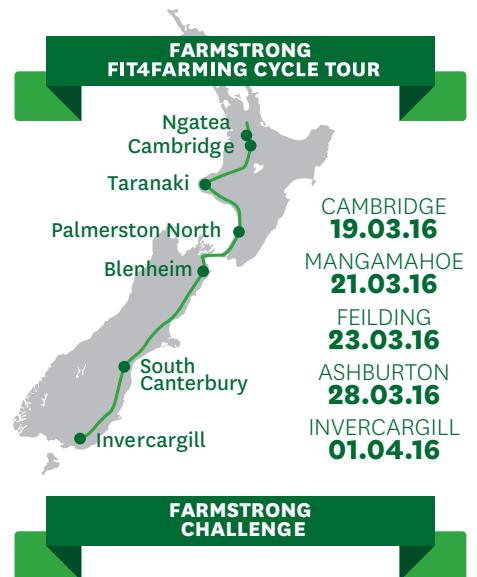
and that’s great, but the aerobic fitness side of things is equally important.

“It’s about having a good balance of the two. I’m not saying go out and hurt yourself, I’m saying make some time to exercise, get off the farm, clear the mind, use different muscles and different parts of the body and enjoy it.

“I’m getting involved and I challenge all farmers and growers to do the same. Jump on the Farmstrong website, pledge your distance, get your friends and family involved and get active. It can only be good for you”.

– Ian Kirkpatrick

To commit to the Challenge, farmers, growers, and everyone connected with rural New Zealand can walk, run or cycle the kilometres pledged. Visit www.farmstrong.co.nz/challenge for details.



FMG STADIUM WAIKATO

Waikato is a strong and proud farming region and an area FMG is committed to supporting. In the new year FMG’s Waikato team will move to a new purpose built office in central Hamilton, which will be available for meeting and hosting clients. FMG has started working closer with the Hamilton City Council and as a result the Mutual is now the naming rights sponsor of the city’s stadium – FMG Stadium Waikato.

As a mutual, FMG places a strong emphasis on long term relationships which is why it’s committed to sponsoring the Stadium for at least

10 years. The Stadium is an asset the province is fiercely proud of and FMG has sought to respect that by retaining a regional reference within the new name – something that’s not been done before with a stadium naming rights sponsorship in New Zealand.

FMG is looking forward to strengthening its relationship with the region and as a starter is planning an open day at the Stadium early next year, where the whole community will be invited to walk through the venue, meet the FMG team and perhaps rub shoulders with some well-known local rugby identities.

CALENDAR

12 DECEMBER

FMG YOUNG FARMER OF THE YEAR CONTEST – TAURUA DISTRICT FINAL

Hawke's Bay

16 JANUARY

A&P SHOW

Winton

22–24 JANUARY

NORTH ISLAND DRESSAGE CHAMPIONSHIPS

Wairarapa

23 JANUARY

A&P LIFESTYLE SHOW

Tauranga

27–29 JANUARY

NZ DAIRY EVENT

Feilding

10–12 FEBRUARY

SOUTHERN FIELD DAYS

Waimumu

1–6 MARCH

HORSE OF THE YEAR

Hastings

3–5 MARCH

NORTHLAND FIELD DAYS

Dargaville

4–5 MARCH

GOLDEN SHEARS

Masterton

28 MARCH

MACKENZIE HIGHLAND A&P SHOW

Fairlie

HEADING AWAY OVER THE SUMMER?

From everyone at FMG we wish you and your family an enjoyable break over the Christmas period.

Below are some holiday and home tips. These are based on the types of calls FMG's claims team receives over the festive season.

- If no one's home – turn off the Christmas lights.
- At night, close internal doors. This will help slow the spread of fire if one breaks out.
- Turn off the water supply to your house before leaving for your holidays.
- Christmas is always a good time to check your smoke alarms.
- Don't announce your travel plans through social media or on your answering machine.
- If you're BBQing, make sure you're in a safe area away from dry grass and shrubs – as embers or sparks can jump from the BBQ and trigger a fire.
- Got a caravan with an awning? If it's not being used or won't be attended to for more than a couple of days, put it down. If an awning is left unattended for more than 48 hours and is damaged it may not be covered.
- Will you be around water this summer? The pool? The beach? On the boat? If so, then you may want to think about putting your cell phone somewhere other than your pocket.



WE'RE EASY TO CONTACT

Call us on
0800 366 466

Write to us at
PO Box 1943
Palmerston North 4440

Email us
contact@fmg.co.nz

Visit our website
www.fmg.co.nz

 FarmersMutualGroup