



INSIDE

# FMG AND FARMSTRONG

HOW LIVING WELL CAN HELP YOU FARM WELL

**JUNE STORM UPDATE**

How FMG's supporting clients

**FINANCIAL RESULTS**

Another strong year for your Mutual

**WIN ON FACEBOOK**

Connect with us on Facebook and be in to win

**SHARE YOUR ADVICE**

Got a great tip to share?



**The issue of wellness is top of mind for many right now.**

Against the backdrop of an extremely volatile external environment, there's been a lot happening within the Mutual over the last three months. In particular FMG has jointly launched rural wellbeing programme Farmstrong; become the naming rights sponsor of FMG Stadium Waikato; and held our 110th AGM in Pukekohe.

Staying in good shape is important right now. The Farmstrong programme gives people right across the primary sector access to practical information and advice to help keep themselves in good shape in order to better handle the ups and downs of farming. I certainly encourage you to check out [www.farmstrong.co.nz](http://www.farmstrong.co.nz).

Our support of FMG Stadium Waikato is intrinsically linked

to the community as well. This naming rights sponsorship of a regionally and nationally high profile venue underpins our aspiration to increase our share of the Waikato market, as well as nationally. It's about capitalising on our strength as a rural insurer at the same time as continuing to increase our share of the Commercial, Lifestyle Block and Domestic markets.

We'll talk more about this partnership in the next edition of FMG Post.

At the recent AGM we announced a sixth consecutive profit of \$26.7m for the Mutual. Making a profit and increasing reserves each year supports our growth model and puts us in a strong position to be there for clients when the unexpected happens – our reserves are currently

more than double the minimum required by the Reserve Bank of New Zealand. This capital also means we're well placed to keep premium increases to a minimum, invest in new products and services to meet changing client needs, and help individual clients on a case-by-case basis, including flexible payment options.

Chris Black  
Chief Executive, FMG

**We're well placed to keep premium increases to a minimum and invest in new products and services.**

**POST ON FMG'S FACEBOOK PAGE AND BE IN TO WIN**

Head to FMG's Facebook page and let us know which stories from this month's edition you've enjoyed reading by liking our page and commenting on the FMG Post status. You can also let us know which topics (or advice/tips) you'd like to see covered in future publications. All those who comment will go into the draw to win a magazine subscription to the value of \$80. Entries close Friday 25 September.

**SHARE YOUR ADVICE WITH FELLOW CLIENTS**

At FMG, we pride ourselves on providing practical risk advice to help you better understand your risks and reduce damage to your property or business. Have you got a particular piece of risk advice that you stick by to help you succeed? Why not share it with other farmers and growers? You can do this by emailing [risk.services@fmg.co.nz](mailto:risk.services@fmg.co.nz) with your advice which could be published in the next edition of FMG Post.



# FARMSTRONG GET INVOLVED

***In June FMG and the Mental Health Foundation (MHF) brought together 12 months of farmer insight and research to launch a new and very different rural wellbeing initiative – Farmstrong.***

Farmstrong is a non-commercial giveback initiative between FMG and MHF. It takes a different approach, anchored around helping gradually shift the focus of mental health in rural communities from illness and depression to one of wellbeing.

[www.farmstrong.co.nz](http://www.farmstrong.co.nz) has practical information on topics such as nutrition, managing pressure and fatigue, and the importance of getting off the farm.

Farmstrong is supporting two programmes over the next 12 months:

- Healthy Thinking – focusing on emotional fitness and;
- The Farmstrong Fit4Farming Cycle Tour – promoting physical fitness.

**HEALTHY THINKING**

With support from rural GP and author Dr Tom Mulholland, Farmstrong is highlighting the benefits of Healthy Thinking. Healthy Thinking provides advice and practical techniques on topics like managing stress, getting time off the farm and having a plan in place for the most important asset on the farm – the farmer. There are two ways to learn more about Healthy Thinking. The first is via the Farmstrong website

and the second is by attending one of the remaining Farmstrong Healthy Thinking Community Days which are free to all farmers and growers. Since launching in June, Farmstrong has run six Community Day events in rural and provincial towns around the country – with two more planned.

Are you in the Hawke’s Bay or Northland? Then head along to the next Healthy Thinking Community Day hosted by Dr Tom Mulholland. If you can’t make these, then you can get involved and learn more about Healthy Thinking via the Farmstrong website.



**FIT4FARMING**

Farm consultant Ian Handcock has a vision for New Zealand: to be the fittest farming nation in the world. It’s a goal Farmstrong shares so through a new partnership, the inaugural Farmstrong Fit4Farming cycle tour will launch in March 2016 to create an opportunity for people in rural communities to be active.

Until then, Farmstrong is running the Fit4Farming challenge as a twist on the traditional cycle tour.

Farmstrong is encouraging as many farmers, farm staff and their friends and families as possible to walk, run or cycle to achieve the goal of four million kilometres of physical activity by April 2016. The actual tour, which runs from 18 March to 2 April, will travel most of the country stopping at regional locations to give everyone a chance to join in.

Farmstrong encourages all New Zealanders to register and pledge as many kilometres as they can towards this goal.

You can do this any way that suits you, at a time that suits you from now through to April 2016. Remember, your pledge is your commitment to your own personal health and wellbeing and is a great way to stay active, connect with your friends and family, and get off the farm for a while. For more information visit [www.farmstrong.co.nz/cyclechallenge](http://www.farmstrong.co.nz/cyclechallenge)

.....  
***FIT4FARMING CHALLENGE:  
 Four million kilometres  
 of physical activity by  
 April 2016. How many will  
 you pledge?***  
 .....



## COVERING YOUR CROPS

### Introducing a new frost protection benefit

With the growing season upon us, now's an ideal time to ensure you've got the right insurance cover in place.

In addition to our seasonal arable crop cover, we offer two policies for horticultural growers.

The first is a top-up to the Zespri Hail Insurance Scheme – an important cover to have in place as FMG's experience shows that hail is the leading cause of fruit damage resulting in an insurance claim.

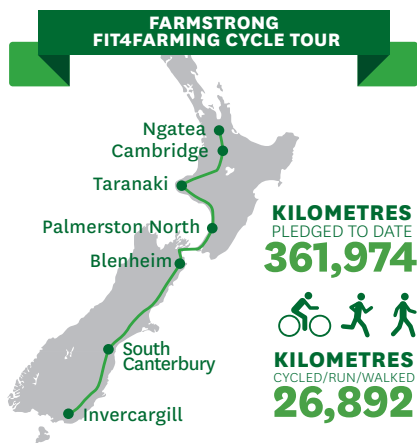
We also offer an Orchard Fruit policy which covers wine grapes, pip and stone fruit. Those who take this policy have the option of adding FMG's newly released frost cover benefit.

This benefit recognises and supports good practices on efforts to prevent or reduce frost from damaging your crops.

The cover kicks in if your frost protection machinery breaks down at the time when you

need it most and you suffer a loss to your crops.

If you like the idea of things being simple to understand and would like to know more about FMG's Horticulture and Viticulture policies and additional benefits, then give us a call on 0800 366 466 or visit us at [www.fmg.co.nz](http://www.fmg.co.nz)



## FORESTRY INVESTMENT



### On-farm investments can take many forms, including opportunities in both the short and long term.

When looking at long term investments, FMG is noticing more and more farmers turning to farm forestry as a way to supplement their primary income. In addition to considering the financial aspects, plantations can have the follow benefits:

- preventing hillside erosion and nutrient leaching
- creating a natural shelter against wind
- giving relief to stock on hot days.

To help protect an investment of this nature, FMG offers cover specifically designed in collaboration with farmers that own small-medium farm forestry blocks.

FMG's Rural Managers can speak with you about our forestry policies which are suitable for those with established blocks and those who are just starting out.

Alternatively you can call us on 0800 366 466.

**UPCOMING FARMSTRONG COMMUNITY DAYS**

**NAPIER 22.10.15**

**NORTHLAND 12.11.15**

**FIND OUT MORE**

[Farmstrong.co.nz](http://Farmstrong.co.nz)  
[Facebook.com/FarmstrongNZ](https://www.facebook.com/FarmstrongNZ)  
[Twitter.com/Farmstrong\\_NZ](https://twitter.com/Farmstrong_NZ)



Image supplied by: NZX Agri

# DEALING WITH THE JUNE STORM'S AFTERMATH

**In June a major storm cut through parts of the country causing severe flooding in the Manawatu and Whanganui as well as snow damage to the Canterbury region.**

FMG received 507 claims following this storm with a cost of around \$3.9m. To date, FMG has settled 35% of these claims.

While the majority of farming clients were able to handle the impact of this storm and resume normal operations quite quickly, there were pockets where farmers were severely hit – with some clients facing a recovery over several seasons.

The exception to this was Whanganui, which as a whole, was hit particularly hard and suffered widespread damage across both rural and urban communities.

Claims received by FMG were mainly for damage to farm buildings, farm contents, domestic buildings and domestic contents. Damage to fences, bridges and culverts were also common, highlighting the significant interruption an extreme and unpredictable weather pattern can cause a business with little or no warning.

FMG's continuing to work with clients to help them get their operations fully back up and running as quickly as possible.

In addition to supporting clients through the claims process, FMG's been helping in other ways. By teaming up with Federated Farmers we jointly hosted local community events to help farmers get away from things for a while. FMG's team on the ground has also provided some of our hardest affected clients with everyday essentials that have been difficult to access. These initiatives have been well received.

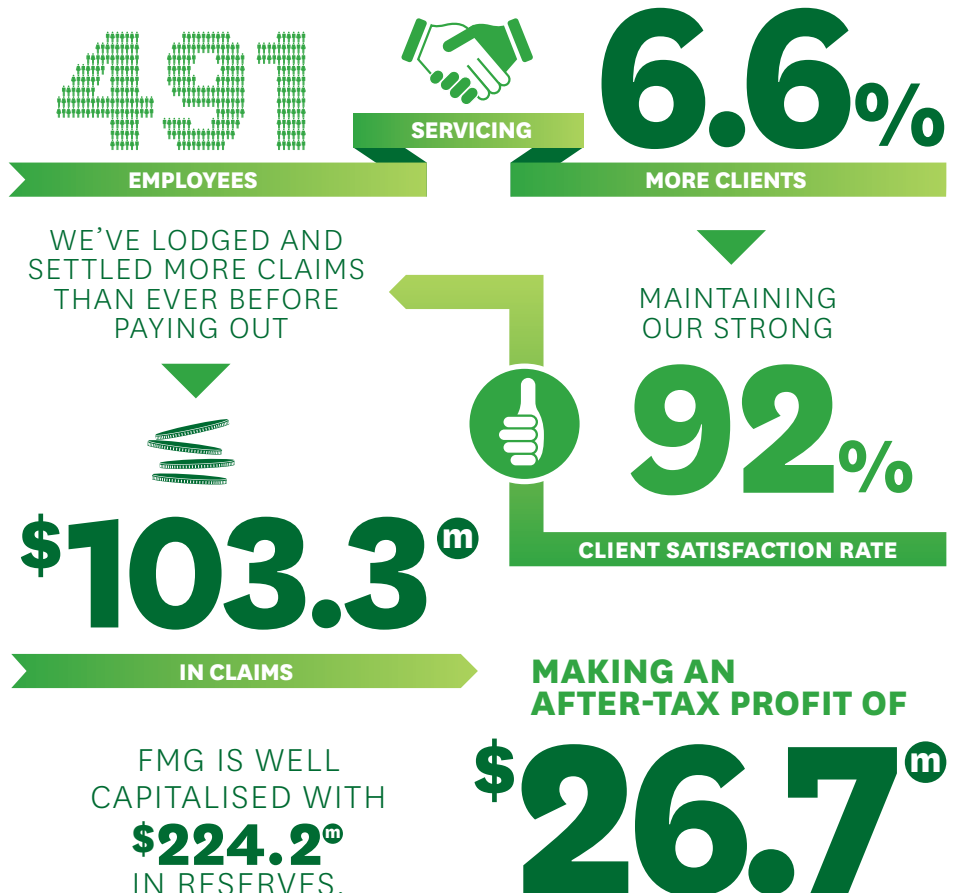
Weather events like this provide a timely reminder to consider the insurance cover you have and whether there's anything that needs updating or adding. To help your peace of mind, feel free to call FMG any time to discuss whether your current insurance arrangements need reviewing.

## FINANCIAL SNAPSHOT 2014 – 2015

**It's been another successful year for FMG after recording our sixth consecutive profit.**

Highlights have included increasing our overall share of the insurance market to nearly 5% and the rural insurance market to 42%. We've enjoyed double digit growth and increased our already high client satisfaction levels.

With claims being the most important proof-point for any insurer, we're pleased to note that our Claims team has kept busy this last year by lodging, assessing and settling more claims than ever. We have now settled 96% of all Canterbury Earthquake claims and are working hard to settle the remaining ones by April 2016.



# CALENDAR

SEPTEMBER–OCTOBER  
**ANGUS YEARLING BULL SALES**  
Various

8 SEPTEMBER  
**FARMLANDS KAMO EQUINE EVENING**  
Kamo

SEPTEMBER  
**STARLINGS SEASON**  
Don't forget to Stop and Pop.



10 SEPTEMBER  
**FARMLAND BOP KIWI FRUIT EVENT**  
Tauranga

10 SEPTEMBER  
**SHEEPMATE AND BEEF LEVY REFERENDUM CLOSES**  
Nationwide

1 OCTOBER  
**FMG AGRICULTURE SCHOLARSHIPS OPEN**  
Nationwide

OCTOBER  
**FARMLANDS LADIES' NIGHTS**  
Various

3 OCTOBER  
**MATAMATA A&P SHOW**  
Matamata

2–4 OCTOBER  
**SPRINGSTON TROPHY**  
Ohoka

22 OCTOBER  
**FARMSTRONG COMMUNITY DAY**  
Hawke's Bay

## NEW LOOK STATEMENTS

Based on client feedback, FMG is changing its statements to make them clearer.

This includes making the financial information easier to understand along with the details of the amount you need to pay, the payment date and method.

The new statements will be in circulation from October.

**FMG** FARMERS MUTUAL GROUP  
FARM INSURANCE LIMITED  
1001 100 1000 1000

**ACCOUNT SUMMARY**  
POLICY NUMBER: 123456789  
POLICY PERIOD: 01/10/2015 - 31/09/2016  
POLICY HOLDER: 123456789  
POLICY ADDRESS: 123456789

14 Name Sample  
12 Sample Place  
123456789  
123456789

**Tax invoice/statement for your policy change**  
For this quarterly period up to 31 October 2015

Balance for previous insurance period (see previous statement)	\$0.00
Closing Balance	\$1,431.42
Payments received since last statement	\$0.00
Premium change*	\$0.00
<b>CLOSING BALANCE</b>	<b>\$1,431.42</b>
<b>REMARKS</b>	<b>\$1,431.42</b>

\*Including GST @ 15% (Statement Excludes Premiums @ 15% and Tax @ 15% on Premiums @ 15%)

Upcoming payments:  
01/10/2015 \$1,431.42  
01/10/2015 \$1,431.42

Remittance  
Please see page 2 for more information on remittance.  
Payment Date: 01/10/2015  
Amount: \$1,431.42

Call us on 0800 366 466  
Email us contact@fmg.co.nz  
Visit us www.fmg.co.nz

**FMG** FARMERS MUTUAL GROUP  
FARM INSURANCE LIMITED  
1001 100 1000 1000

**Transaction Summary**  
This summary shows the changes to your premium account. Please refer to your latest invoice for payment details.

Date	Description	Change	Payment	Balance
01/10/15	Balance for previous insurance period up to 31 October 2015	\$0.00	\$0.00	\$0.00
01/10/15	Opening balance carried forward	\$0.00	\$0.00	\$0.00
01/10/15	Policy change	\$0.00	\$0.00	\$0.00
	<b>CLOSING BALANCE</b>			<b>\$1,431.42</b>

**Policy Summary**  
This summary shows the changes to your premium account. Please refer to your latest invoice for payment details.

Item	Description	Premium Change	Total Premium (including GST)
HOUSE	House 12 Sample Place at 12 Sample Place, Sample 10	\$0.00	\$0.00
HOUSE	House 12 Sample Place at 12 Sample Place, Sample 10	\$0.00	\$0.00
HOUSE	House 12 Sample Place at 12 Sample Place, Sample 10	\$0.00	\$0.00
<b>TOTAL PREMIUM CHANGES</b>		<b>\$0.00</b>	<b>\$0.00</b>
<b>TOTAL PREMIUM (including GST)</b>			<b>\$1,431.42</b>

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FARM INSURANCE LIMITED  
1001 100 1000 1000

**Policy Certificate**  
This certificate confirms the details of your policy. Please refer to your latest invoice for payment details.

Description	Period of Insurance	Policy Details	Start Date	End Date
HOUSEHOLD CONTENTS	01/10/2015 - 31/09/2016	Household Contents - Cover for household contents - Cover for household contents - Cover for household contents	01/10/2015	31/09/2016
HOUSEHOLD CONTENTS	01/10/2015 - 31/09/2016	Household Contents - Cover for household contents - Cover for household contents - Cover for household contents	01/10/2015	31/09/2016

Policy Number: 123456789  
Policy Period: 01/10/2015 - 31/09/2016

### WE'RE EASY TO CONTACT

Call us on  
0800 366 466

Write to us at  
PO Box 1943  
Palmerston North 4400

Email us  
contact@fmg.co.nz

Visit our website  
www.fmg.co.nz

Farmers Mutual Group