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Note from Chris Black



On 16 March 2021 FMG recognises its 116th anniversary as a Mutual.

In 1905 the core purpose of FMG was to provide 'a better deal for rural New Zealand' relative to what else was on offer in the way of insurance and advice for farmers and growers.

The same is true of our focus on the quality of the advice and insurance we offer today, albeit the Mutual's reach now extends to include thousands of businesses and individuals who support and contribute to New Zealand's rural sector as well.

An important growth milestone for FMG—including our dedicated team—was achieved at the end of February when the number of clients who have put their trust and confidence in the Mutual exceeded 100,000 for the first time. This is double the number of clients insured by FMG 10 years ago.

With FMG in good heart and growing, I have decided to step down as Chief Executive after this year's Annual General Meeting in August.

After almost 13 years I think the time is right for a change both from FMG's point of view and equally my own. It's been a career highlight to lead FMG for over a decade as part of the Executive Leadership Team and to work closely with the Board.

The Board has begun a process to identify and select a new Chief Executive over the next few months. Meanwhile, we will ensure it is business as usual in terms of the advice, service and support we pride ourselves on providing you.



Chris and Sam Whitelock at Farmstrong's Fielddays event 2019

I hope 2021 has started well for you and your businesses and families, all Covid-impacts aside.

Kind regards,

Chris Black
Chief Executive, FMG

FMG's 116th AGM

In August FMG will hold its 116th AGM.

FMG's Constitution and Director Member Election & Special Director Appointment Policy (the Policy) requires a third of all Member Directors retire by rotation at each year's AGM. This year Michael Ahie and Geoff Copstick are due to retire by rotation. While Michael will be stepping down from the Board after 12 years of service, Geoff will be seeking re-election. Consequently, there are two Director positions, with one being contested by a current Director.

The Policy sets out the criteria for the evaluation of Member Director candidates, including current Directors. The Board has not set any specific criteria per the Policy.

Any Member nominations must be made in accordance with the procedure set out in the FMG Constitution and are subject to the process outlined in the Policy, which can be obtained by calling FMG's General Counsel Lisa Murray on 021 684 824 or emailing her at lisa.murray@fmg.co.nz. Nominations are open until 29 April 2021.

At the 2021 AGM, we'll provide an update on how we're going as a Mutual. All members are invited to attend and vote at the AGM, which will be held at Trustpower Baypark Suites, 81 Truman Lane, Mount Maunganui on Friday, 20 August 2021. Alternatively, Members can vote through the proxy form that will be sent with the Notice of Meeting. It should be noted that FMG is exploring options in relation to on-line voting. If that option is available for the 2021 AGM, that will be communicated prior to the Notice of AGM.

We are delighted to provide the FMG Post to our clients three times a year. If you'd prefer to receive your copy via email or by post, please give us a call on 0800 366 466.

Helping make the country good for you

Just like chef and FMG's client Michael van de Elzen, more and more of us are moving to the country.

FMG has teamed up with Michael to share how the country can be good for you. From growing your own ingredients to making healthy meals to undertaking a new project, we want to help you take advantage of the great opportunities that come with rural life.

A note from Michael

“Most people know me as a chef, but I'm a lifestyle block owner too. We moved out to our farm in Muriwai with the dream of opening our Good From Scratch Cookery School, and while we absolutely love our slice of paradise, being a lifestyle block owner comes with some steep learning curves.

I grew up on a chicken farm so it wasn't entirely foreign to me, but there have been a few updates in technology since then! I've teamed up with FMG to share my journey, why we made the move and what we've learned along the way.

Obviously, food is a big part of my life, and a huge reason for us moving out to the country. My Good From Scratch philosophy is all about creating healthy, tasty food from scratch—food is always better when you know exactly what goes into it. Our Cookery School is based on that philosophy—we take people through the farm gardens to pick their produce, before showing them how to create delicious meals with it in the kitchen. Food doesn't have to be complicated to be delicious!

I'm excited to partner with FMG and share more about my philosophy, and tips and tricks for the kitchen. ”

Good from scratch

Plum Frangipane Puff Tart

We're coming to the end of plum season so here's a recipe that Michael recommends to use up any leftovers. You can easily swap out the plums for any stone-fruit like nectarines, peaches or even the first of the season's apples.

Ingredients

- 2 sheets frozen puff pastry
- 6 plums, de-stoned and halved
- 125g butter, softened
- 125g caster sugar
- 3 eggs
- 125g ground almonds
- 1 Tbsp plain flour
- 150ml balsamic vinegar
- 2 Tbsp brown sugar
- 150ml crème fraiche
- Handful mint leaves

Method

Preheat the oven to 180C.

Beat one of the eggs with a fork to make an egg wash. Brush this around the edge of one of the sheets of puff pastry. Cut a 5cm 'frame' from the other sheet and lay this on top of the egg washed sheet. Pinch the edges together and prick the center of the pastry with a fork. Lay the pastry sheets on a baking tray lined with baking paper. Then spread out half the plums with the cut side facing up.

In a food processor, blitz the butter, sugar, 2 eggs, almonds and flour. Spoon this mix into the centre of the pastry sheets. Bake in the oven for 20-25 minutes and allow to cool.

In a small saucepan, add the balsamic vinegar and brown sugar and reduce over heat to about 3 Tbsp of thick liquid. Mix 1 Tbsp through the crème fraiche. Add the other half of the plums through the balsamic reduction. Spoon these over the tart along with the crème fraiche and garnish with mint leaves.



Scan the QR code or head to fmg.co.nz/lifestyle to learn more and access some of Michael's recipes.





What we're here for

Responding when the unexpected happens.

NIWA describes New Zealand's climate as 'complex, variable and with dramatically different climate regions.' At FMG we know this diversity allows for a wide variety of farming and growing practices. While it's a big asset—weather is also the biggest risk farmers and growers face.

“We're geared up and resourced to support our clients impacted by 'larger scale events'. On average we see around 5 to 7 of these each year and we work very hard to provide our clients with the support they need when an event hits—it's what we're here for, 🐣

says Jonathan Parsons, FMG's Event Response Recovery Manager.

Last year, clients were impacted by five larger scale events totalling more than \$27 million in claims. These were the Northland floods in July, the nationwide storm in September, October's Lake Ohau fire, the November Napier floods, and the Motueka hailstorm in December.

First on the ground after an event hits

“The people in our claims and assessing team are driven by helping other people, and they're very aware of the situations our clients may be in when they phone us,” says Assessor Manager, Hazel Bird.

FMG's locally based teams also get on the phone or in the car to check on their clients. “Making sure our clients are safe and providing them with the right advice regarding their situation is our first priority”.

The next step is deploying some of FMG's 19 mobile Assessors from around the country to an event. This is one of the advantages of being with a direct insurer—in most cases FMG is first on the ground after an event.

FMG's Assessors are skilled in assessing a range of claims. “Our team is made up of

former builders, engineers, mechanics, panel beaters, and agricultural and heavy vehicle specialists. We have a volunteer firefighter, a hobby Apiarist and Assessors who hold Loss Adjusting diplomas. We've also got great local supplier contacts that we can tap into quickly, many who are also clients,” says Hazel.

December's heart-breaking hailstorm

The severe hailstorm that hit Motueka on Boxing Day last year was described by orchardist Andrew Drummond as 'heart-breaking and financially devastating.'

Andrew and his partner, Julie, are the fifth generation to own and operate The Pines, where they grow apples, green and gold kiwifruit and hops. Over their family's time on the property they've experienced many events.

Andrew says the hailstorm last year was the biggest and most widespread that the area had ever encountered.

“In the past, hailstorms have moved through quickly and are quite localised, but this was widespread and continued for 20 to 30 minutes”.

The Drummonds lost the entire apple crop and half the golden kiwifruit crop. Luckily, their hops were located elsewhere.

Andrew says he often tells others that if you can't afford insurance, then that's really telling you that you need it.

“There's a lot of heartache with farming when a weather event hits. It's not just financial but mental too. The staff, Julie and I do find it hard to see all of the effort destroyed so quickly.”

“We've been bitten when we had no cover and financially it nearly destroyed us. You need insurance just to 'stay still' in your business.

The Pines has been with FMG right from when it formed more than 115 years ago. “We've got so much credit for the FMG team. We've had plenty of support over the years involving hail as well as floods and general farm cover. After the hailstorm we got a call from our adviser, who we almost have a personal relationship with. He totally understood, said leave everything with him and that he'll see us shortly. We know we're in good hands.

“The focus now is getting next season's crop the best that we can. We're still doing cover sprays, maintaining the trees—jobs that will carry us through to winter pruning. The insurance cover means we have the funds to keep going”.

Meet our Assessors



**Robert Milne,
Senior Assessor**

“I’m an automotive and a marine engineer by trade and I specialise in assessing claims related to agricultural vehicles, boats, and commercial and residential buildings. I was living on an island in Pelorus Sound when I saw the role at FMG advertised and liked the look of it. That was 16 years ago and at the time there were three of us—now we have a team of 19 mobile Assessors.

The most satisfying part of my role is being the ‘person on the ground’ and helping our clients after an event—getting their claim sorted and repairs underway as quickly as we can. After an event we get on the phone, and then we prioritise getting out to see them.

You’ve got to be empathetic in this role. I always put myself in our client’s shoes

before I say anything to them. I really try and feel what they’re feeling.

During my time at FMG I’ve seen clients through the aftermath of earthquakes, fires, floods and many, many storms. I’ve experienced some of them myself. We know that mother nature is fickle when it comes down to it.

I was with FMG during the Canterbury earthquakes, based at our Christchurch office. During the earthquake, amongst others, I was in the building helping people out after the initial quake had stopped. As I walked home that day, I was able to help many people get out of buildings and passed out cards for them to contact me if I could help in any way. Some of these kind and generous people nominated me for a heroism award, which was presented to me by the mayor of Christchurch.

I’m now based in Blenheim and really enjoying it. The last event we had here was the December 26, hailstorm. The hail was 6-7 inches deep. I saw damage to patios, roofs, sheds and gutters filled with hailstones. We want to get the properties fixed quickly, in fact we bought up all of the Novalite roofing in Motueka in one day!”



**Tim Kelly,
Assessor**

“Before I joined FMG I knew that somehow I wanted to combine my building and aluminium joinery skills with the rural sector. I’d spent a bit of time on-farm and enjoyed it, which is why the role with FMG is great for me. I also enjoy meeting and looking after people—that’s a big part of it.

Whangarei has always been a city with a rural history, which largely supports the farmers and growers around it. My family and I own a lifestyle block locally with a few sheep, our dog and the cats.

I’ve been with FMG for five years and I can say that every single year has been very different—there’s a huge number of stories I can tell. I recall 2016 was a big year with the Kaikoura earthquake and the Edgecombe flooding. Over 2016 and 2017 I counted that I was away from home for 19 weeks—my family have got used to it. I enjoy going to the larger scale events and helping our clients, and if I can find a local Lonestar restaurant or an Irish pub, then I’m happy.

There have been some challenging times such as, during the Edgecombe flood an elderly client whose wife had recently passed-away lost all his personal effects and treasured memories. He cried on my shoulder for 15 minutes.

I’m proud that FMG is also first on the scene when an event happens. A lot of the feedback I hear from clients is that by the time FMG are on to repairs, some other properties haven’t even been visited by an assessor.

FMG Connect

Have you heard about FMG Connect?

FMG Connect is another way to manage your insurance with us.

FMG Connect allows you to view your policies, lodge a range of claims and update your account details—any time from any device.

We’ve been working hard enhancing and making FMG Connect more useful to more clients. Over time you’ll see new features added to make managing your insurance as easy as possible.

What’s new in FMG Connect?

We’ve recently updated our claims process for vehicles, so you can make a windscreen and vehicle accident claim for more vehicle types. To make an FMG Connect vehicle claim you’ll need to have comprehensive cover for farm, commercial or private vehicles. Vehicle types now include:

- Car, van, ute
- Trucks
- Motorhome
- Horse trucks
- Caravan
- Horse floats

We’ve also updated how you see information relating to your agricultural vehicles and are working on the ability to allow you to adjust sum insured, excess and registered address for more agricultural vehicles types.

“

“The online service is awesome! Had no idea! Super quick and super efficient.”

- Lisa

“

“It’s great to finally be able to access all my policy details online.”

- Yvona

Other new features include making it easier for you to see if you can manage a policy, or make a type of claim through FMG Connect. The Policy Dashboard will now include links to Edit Item, or Make a Claim, on all relevant policies.

Raising our game in the woolshed



to the way we do things. It helped my staff appreciate that they do need to look after themselves and maintain their bodies while they are working. If you can get your staff on board with Tahī Ngātahi, then the whole business performs better.”

Sir David Fagan who won the Golden Shears 16 times, set 10 world records and shore for 35 years, says: “It’s amazing what you can get out of your body if you fuel it properly, eat properly and put the right fluids in. The injury side of shearing can be huge. I think every shearer’s had a bad back. That’s why preventative maintenance, stretches and conditioning are important. You’ve got to understand your body. You can hammer it, but you still come through fit at the end of the day.”

Mark Barrowcliffe has noticed a marked change in attitudes in the industry. “When I started, this industry used to be so competitive that if the person working next to you ‘fell over’, other people acted as if they’d won something. But nowadays if people see someone struggling, the crew passes that on to us, so we can do something about it.”

“I think Farmstrong’s awesome and we encounter it daily. There’s not a farmer that doesn’t know about it. I’ve really noticed the conversations out there are changing and that farmers are starting to talk about what they need to do to look after themselves as well. That’s a definite shift.”

“The shearing industry contributes around \$800 million annually to New Zealand, and there are exciting opportunities for growth, but any industry’s only as good as the people who work in it. That’s why our team leaders don’t just talk about shearing any more, they’re more aware of the ‘top paddock’ stuff, the mental side of things, and are keen to help others if they can. Farmstrong’s definitely on our agenda.”

“Our crews can visit more than 50 farmers in any year. Over the years, we get to know farmers very well and can soon tell if they’re struggling. My message to them is talk about it and get help. After all, everyone has problems. Talking about them isn’t a sign of weakness, it’s a sign of strength. It’s not just shearers who need to stay in good nick. The farmer does too.”

Farmstrong is partnering with wool harvesting injury prevention initiative Tahī Ngātahi to help shearers and wool handlers look after themselves in the shed.

Declining sheep numbers and Covid-19 border restrictions have combined to create a shortage of local shearers. This means the pressures and demands on those working in the physically-demanding job are likely to be higher than ever, says Mark Barrowcliffe, Head of the NZ Shearing Contractors’ Association.

“It takes two years to become a trained shearer, so we can’t just fill in the current labour shortages overnight. This year’s going to be tough. Once you start to overload any work sector injuries can happen.”

“Over the course of a day, a shearer will burn through the same amount of kilojoules as someone running a marathon. For a person to cope with that, it’s all about how well you prepare and

repair your body and mind. That’s why we welcome the opportunity to work with Farmstrong to make sure the shearers we’ve got stay fit and healthy.”

Keeping workers injury-free is a big issue. The wool producing sector has been losing up to 9,300 working days every year to injury. Tahī Ngātahi aims to reduce common injuries by 30% and build a more skilled workforce. It’s part of a new \$1.8m pilot training programme, Kaiaka, which will create 150 new shearing jobs and upskill 120 existing shearers.

To date, over 1,000 trainees and shearing contractors have signed up to the Tahī Ngātahi online training platform, which uses video clips to pass on skills and safety tips for running a safe and productive wool harvest.

Marlborough shearing contractor Sarah Higgins says: “The physical and mental challenge of shearing is exactly like a sport and you have to treat your body like any athlete would. Keeping on top of your stretching and flexibility can really help you stay in condition.”

“Tahī Ngātahi has made a big difference

The business of glamping

When you think ‘lifestyle block’, you might imagine vegetable gardens, an orchard, and a couple of sheep to keep the grass down. What might not immediately come to mind is glamping.



For Emily and Joe Wilson, setting up a boutique accommodation business was one of the main reasons they wanted to buy a lifestyle block.

“I was raised on a farm and Joe has a lot of rural connections too, so being rural-based has always been our dream,” says Emily. “When we started a family, we wanted to give our kids that experience too.

“But running our own glamping business has also been a major motivator. Before we purchased our land, glamping wasn’t very popular. Three-and-a-half years later we have built two glamping sites and both are booked out almost year-round.”

Located 15 minutes out of Taupo, Te Tuhi Hut and Dome is an off-the-beaten-track boutique holiday destination that’s home to two unique glamping sites: the Hut and the Dome. Each is hidden away in their own private valley and enjoys picturesque views across rolling farmland, native bush and Lake Taupo.

For the Wilsons, the journey has very much been a labour of love—particularly because they’ve had to fit in their work around their two young children.

“We wanted to create something really unique,” says Emily. “Everything is custom made, sometimes out of bizarre materials. We’re both really creative people and Joe has done a lot of the building himself, so having that outlet was really fun. Life is hectic with two pre-schoolers, but we’ve become very good at multi-tasking and getting lots of work done during naptime!”

With so many moving parts on their property, it was important that the Wilsons found an insurer that ‘got’ them.

“Sorting out insurance can be daunting,” says Emily.

“FMG are different. They’re New Zealand-based and work with farmers and lifestylers every day so they really understand our niche. They get to know you then create a policy to fit, rather than squeezing you into the policies they offer like other insurance companies do.

“FMG created a policy for us that’s really comprehensive. We have cover for our house, farm buildings, the Dome and Hut, livestock getting out and causing damage, having people on our property... FMG has never batted an eyelid with whatever we’ve thrown at them. We’ve simply worked together to create a policy that gives us the cover that we need.”

Showcasing ‘rural outlooks’ on TVNZ

Once again, One News weather presenter Renee Wright and team continue the FMG rural weather round up on Sunday nights this year.

This year we’ll be doing something a little different and highlighting and crediting some of our clients’ ‘rural outlooks’ behind the weather forecast graphics.

Wilderness Lodge based on the West Coast of the South Island featured last year.

The FMG rural weather round up airs in the first commercial break within Country Calendar. We’ve been teaming up with TVNZ since 2015 to bring over 800,000 New Zealanders the weather. Each forecast is peppered with helpful on-farm advice, rural highlights or a piece of news we think is worth listening to.

You're worth 10 minutes

Larina Harris is a qualified FMG Life & Health Adviser based in Gore. She's spoken with many people in her community who are proactive in managing their farm and business risks, but often put their personal cover on the back-burner.

Thinking about how your family or business would carry on without you isn't easy. Life & Health is a big topic and sometimes we need help to know where to start says Larina.

"I recommend that you start by taking 10 minutes to think about the following three questions. These are some of the questions we ask people to understand their Life & Health cover needs."

Who will look after you and your family if you have an accident, become ill or are disabled?

Do you have enough savings to provide an income for your family, that will allow you to maintain your current lifestyle?

While it can be difficult to think about how your family will be supported, not knowing what your insurance options are, and therefore not making decisions to prepare for the future can be even harder.

If you, or your partner become ill, injured, or disabled will you need to employ extra labour?

We've found it's not always the accident, but the recovery that can be most difficult to cope with. Unfortunately, rehabilitation can take months and if you're out of action, who will step in to perform the tasks you normally would?

Do they have the skills to do the job, and would they fit straight into the business? What extra stress will this put on you, your business and your family?

While ACC provides excellent support, it does have its limits. It's worth thinking about the on-going costs and impacts of an injury such as medical and rehabilitation costs.

What would your bank say if you couldn't meet your financial commitments?

While we all have a different risk-appetite and debt levels, most of us will have some degree of debt like mortgages, vehicle loans, credit cards and even funeral expenses.

Whether you're an employee, a family in business together, or one of a number of equity partners, you'll have commitments with your bank. Also, your employees and customers, as well as creditors, are relying on you to ensure that your business can continue profitably even if you physically can't.

It's worth taking time to figure out how you'd meet those commitments if something was to go wrong.

Visit our website to read real life stories of when Life & Health cover has helped our clients - fmg.co.nz/life-and-health-stories

If you think your answers to any of these questions aren't going to meet the needs of your family or your business, now might be a good time to get some advice. Give us a call on 0800 366 466 to speak with one of our qualified Life & Health Advisers.

Calendar

8 April

Dairy Women's Network Conference

Taupo

8-10 April

New Zealand Shearing Championships

Te Kuiti

9-10 April

Equestrian Sports New Zealand Final

Masterton

13 April

Dairy Women's Network Conference

Ashburton

15 April

Dairy Women's Network Conference

Queenstown

26 April-2 May

New Zealand Sheep Dog Trial North Island Championships

Masterton

17-23 May

New Zealand Sheep Dog Trial South Island and New Zealand Championships

Gore

18-20 May

Deer Industry Conference

Invercargill

Note: Government guidelines will be followed in relation any event changes.

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