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NOTE FROM CHRIS BLACK



This year FMG will announce a new partnership – one which is quite unlike any other we’ve entered into before.

2015 is a milestone year for the Mutual, with FMG marking 110 years’ support of farmers, growers and rural and regional communities across the country.

The business we see today, with about 500 employees located in 30 offices, has come a long way from its humble beginnings in 1905.

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Over the years it’s seen a few name changes and in 1978 became known as Farmers’ Mutual Group, later moving to be called FMG.
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There are very few truly New Zealand-owned businesses that can lay claim to operating for more than 100 years, and it’s something we’re proud to have achieved.

FMG was started by farmers for farmers to give rural New Zealand a better deal, and that core philosophy remains with us today.

The business is in good shape and has returned a profit for the last six years running. Client numbers are growing and we continue to work hard to deliver fit for purpose products and services for clients, backed by good quality risk advice and outstanding day-to-day service and support.

Another integral part of FMG’s business is building long-lasting relationships based on trust with partners that we know will benefit members and clients. It’s on this note that I’d like to talk more about a new partnership FMG has formed which is quite unlike any other we’ve entered into before.

Over the last year we’ve been working with the Mental Health Foundation of New Zealand to build a programme that will help promote the value of farmers, growers and those living in rural communities to invest in their own personal health and wellness.

This programme is called Farmstrong and will launch on Wednesday 3 June. Farmstrong is anchored around helping gradually shift the focus of mental health in rural communities from illness and depression to one of living well and staying well.

We’re excited about introducing the programme and you’ll be able to learn more about it on the Farmstrong website once it goes live in June.

As a business that’s been around a while and is set on helping its core constituents take and manage the risks they face, we think this is an important and timely initiative to be supporting on behalf of rural New Zealand. It’s one that has the potential to make a positive difference for you, your family, your staff and your business and community.

Chris Black
Chief Executive, FMG

INVESTED IN FARM FORESTRY?

Our farm forestry insurance cover provides protection against risks such as fire and from damage caused by vehicles, animals, earthquakes and volcanic eruptions. We also provide insurance cover for wind damage – noting that this cover is for plantations which are 10 years or older. If you’d like to know more about our farm forestry insurance then please give us a call on 0800 366 466.

HEADING TO THE BULL SALES?

- Instant livestock cover with FMG means your purchase is insured from the fall of the hammer. You can arrange instant bull cover by talking with us at the sale yard on the day or by calling ahead of time.
- You may like to let your your friends or neighbours know about it too, as you don’t need to be an FMG client to take advantage of it.

TELLING THE GREAT RURAL NEW ZEALAND STORIES

Over the last few months you may have noticed a few FMG clients on TV, radio and online, sharing their experiences with FMG.

FMG's new advertising campaign focuses on highlighting the successes, challenges and character of rural New Zealand – and we're delighted to start sharing that truly unique culture with the whole country.

From Northland to Southland, cows to cherries, and shearers to brewers we've got farmers and growers telling their great rural New Zealand story.

These stories are real. They're unscripted, they're honest and they need to be shared.

More importantly what sits behind these light-hearted tales are real people. Real people just like you, with families and businesses.

As New Zealand's number one rural insurer we love to see rural successes celebrated. We know what you're trying to achieve, which is why we remain committed to helping you meet your goals through quality advice-led insurance, backed by a service from people who understand your business.



SIMON AND LIKO INKERSELL

Meet Simon and Liko Inkersell who farm the stunning Lake Ohau Station in the Mackenzie Basin. The high country station covers 8,000 hectares, ranging from 550 to 2,100 metres above sea level. Simon and Liko run both merino sheep and angus cattle on the property – which is well known for its wind and would probably give the locals in Wellington a run for their money. Simon and Liko's story can be found on FMG's website, where they share their amazing property and a couple of light-hearted accounts of what the winds have done to some of their buildings and stock.

MAVIS MULLINS

Then there's Mavis Mullins and her husband Koro. Pillars of the agriculture sector in the Lower North Island, the Mullins' have interests in a number of farming operations including dairy, sheep and beef, forestry, and a fourth-generation shearing business.

Added to this, Mavis also holds multiple directorships and has received widespread recognition for her services to the agricultural industry, including being named Maori Business Woman of the Year in 2015 and 1998 and becoming a Member of the New Zealand Order of Merit (MNZM) in the 2002 Queens Birthday Honours.

DAN STEELE

Dan farms Blue Duck Station on the banks of the Whanganui River – or as he puts it – three miles beyond remote. It's isolated, and where some would see that as a challenge, Dan saw an opportunity. He developed the 1,400 hectare property to make the most of its stunning surroundings and started a tourist operation to complement the existing farming business.

You can see more of Dan's story at www.fmg.co.nz.

What sits behind these light-hearted tales are real people.

FMG is a proud sponsor of these organisations which support rural achievement





COMMERCIAL INSURANCE WITH FMG



JONATHAN CLELAND
FMG's Commercial Channel
Manager

Commercial insurance at FMG works in line with our overarching purpose - which is to give rural New Zealand a better deal.

This means our Commercial Managers look to support the businesses in your neck of the woods – and not the ones sitting in the middle of Auckland's Queen Street.

From agricultural and horticultural contractors, equipment suppliers, tradies and farm consultants to provincial businesses providing retail, entertainment, accommodation and health services, FMG is on hand to back the businesses you rely on to succeed.

We talk with FMG's Commercial Channel Manager, Jonathan Cleland.

Can you tell us about FMG's commercial insurance team?

FMG has 22 specialist Commercial Managers across the country, who are specifically trained and qualified in commercial insurance. They live locally, understand the local economy and how important businesses like yours are to regional and provincial communities. Our Commercial Managers are backed by a specialist underwriting team in Wellington and phone-based Commercial Consultants in Palmerston North.

What type of commercial property does FMG insure?

In short, we look to support small to medium sized businesses which service and help rural and provincial New Zealand - for example, animal services, motels, agricultural dealers, contractors, restaurants and cafes.

What type of commercial insurance cover does FMG provide?

We have many types of insurance cover, which includes liability, business assets, business interruption, contract works, commercial motor vehicles, goods in transit, machinery breakdown and refrigerated stock.

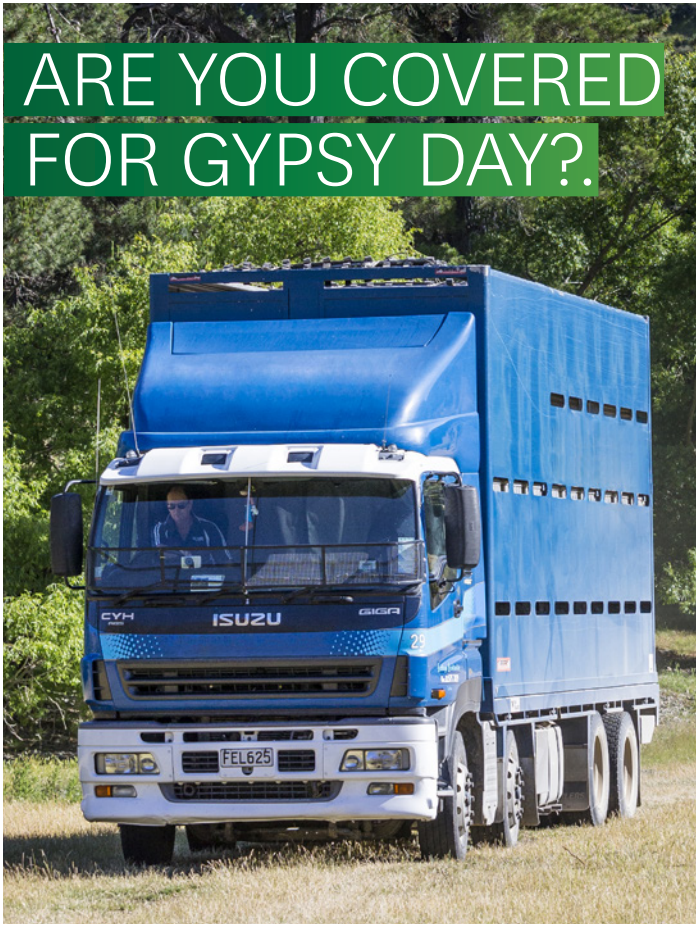
What commercial advice does FMG offer?

In line with our rural insurance, FMG's commercial clients also benefit from the Mutual's free risk-advice service. Through FMG's own research and by working with support partners we provide clients with practical tips on how to reduce or remove risks which could disrupt business production and continuity. Advice can range from a free thermal imaging review, which checks the condition of wiring behind walls, through to personalised advice from your Commercial Manager.

How do I learn more about FMG's commercial insurance?

The best way to learn more about FMG's commercial insurance is to get in touch with us. We don't work through brokers, which means you benefit from dealing directly with FMG. You can learn more by visiting www.fmg.co.nz/commercial or by calling us on 0800 366 466 and we'd be happy to talk with you further.

ARE YOU COVERED FOR GYPSY DAY?



June 1 is just around the corner and coming with it is the traditional rush affectionately known as Gypsy Day.

As part of the usual preparations which you've probably already put in place, we want to lend a hand with any insurance advice you may need.

To ensure you're adequately covered leading up to the big day, the best piece of advice we can provide is to give us a call and let us know what changes you may have on the horizon.

Things you may want to consider before calling could include:

- Check your current policy to see if there are any items you've added or removed recently that need changing.
- Have you changed your address in the last 12 months?
- Will you need transit cover for any stock you may be moving or for your household items?
- Whether you'll be buying any new run-offs or taking any new leases which may need to be included in your insurance.

- Personal insurance is another aspect you may want to talk to us about. This could include taking out personal insurance cover for the first time.

GOT STAFF?

With so much movement in just one day accidents are more likely to happen, so it pays to ensure you and your staff have the right insurances in place - including personal insurance.

If you have staff, or will have contractors or share milkers working on your property, then now's a good time to encourage them to check their insurances to make sure these are up to date as well.

This is an important step that will not only protect them, but also your farming business.

If they don't have cover, or they'd like a second opinion on their current insurance, then you can suggest they give us a call and we'll be happy to help.

CONGRATULATIONS TO FMG'S LATEST AGRICULTURE SCHOLARS

This October will mark the 10 year anniversary of FMG's agriculture scholarship programme. If you know a school leaver who wants to further their education in agriculture next year, then check out our website for details on how to apply for an FMG agricultural scholarship.

JAMES ROBERTSON
Ohaupo



James is studying AgriCommerce at Massey and is actively involved in the Holstein Friesian Society. James has already made strides in the agriculture industry, having won the 2013 Teen Ag competition

and competed in the Young Farmers Contest.

HANNAH GIBB
Feilding



Hannah is studying AgriScience at Massey while also helping out on the family Poll Hereford Stud farm. She boasts a range of achievements including being the 2014 Hereford Youth Ambassador

and winning the 2014 Overall Grand Champion Steer competition.

BRIANNA BONNAR
Katikati



Brianna is studying Agricultural Sciences at Lincoln and has grown up working on a variety of farms from dairy to dry stock to a kiwifruit orchard. With a keen interest in global issues that affect the

agriculture industry, Brianna aspires to make a difference in this area in the future.

CALENDAR

21 – 22 MAY
**FEDERATED
FARMERS HIGH
COUNTRY
CONFERENCE**
Hanmer

25 – 29 MAY
**NORTH ISLAND & NZ
SHEEP DOG TRIAL
CHAMPIONSHIPS**
Moawhango

26 – 28 MAY
**DEER INDUSTRY
CONFERENCE**
Napier

3 JUNE
**FARMSTRONG
LAUNCH**
Wellington

8 JUNE
**MILK-IT
CONFERENCE**
Queenstown

10 – 13 JUNE
**NATIONAL
AGRICULTURAL
FIELDDAYS**
Mystery Creek

17 JUNE
**COCKIES CLASSIC
GOLF DAY**
Wairau Valley

22 – 24 JUNE
**SOUTH ISLAND
DAIRY EVENT
(SIDE)**
Lincoln

2 – 4 JULY
**NZ YOUNG FARMER
OF THE YEAR
GRAND FINAL**
Taupo

26 – 27 JULY
**RED MEAT SECTOR
CONFERENCE**
Nelson

13 AUGUST
**YOUNG GROWER OF
THE YEAR FINAL**
Christchurch

26 – 28 AUGUST
**ROMEO BRAGATO
CONFERENCE**
Hawke's Bay

DIRECTOR NOMINATIONS

FMG's 'Director Appointment & Reappointment Policy' provides governance and transparency around the appointment process for Directors.

It also sets out the criteria for the evaluation of prospective Directors, as well as sitting Directors, a third of whom are required to retire by rotation at each year's AGM.

Of the current Board, Marise James and Graeme Milne are due to retire by rotation this year. Both will stand for re-election.

Member nominations for Directors must be made in accordance with the procedure set out in the FMG Constitution and are subject to the process outlined in FMG's Director Appointment & Reappointment Policy, which can be obtained by calling 0800 366 466.

Nominations must be received no later than Tuesday 16 June 2015. Nominations can be submitted to FMG's General Counsel Lisa Murray via email at - lisa.murray@fmg.co.nz, or via post - PO Box 521, Wellington 6140, or fax 04 460 4028.

All members are invited to attend the 2015 AGM in Pukekohe on Friday 14 August and vote. Alternatively members can vote through the proxy form which will be sent with the Notice of Meeting in July.

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