FMG POST

July 2026 - October 2026

UPDATES AND ADVICE FROM FMG

Responding when it matters most

Severe weather is becoming an increasingly familiar part of life for many rural communities. From storms and flooding through to prolonged weather events, the impact can be significant. For many clients, it's not just about damage to property, but disruption to livelihoods, uncertainty and time away from the things that matter most. For FMG, that means continuing to strengthen how we support our clients when they need us.

A key part of that is the introduction of a permanent claims event response team. This is a dedicated group of claims specialists who focus solely on large scale events. Their role is critical: be ready, respond quickly and help clients get back on their feet as smoothly as possible.

Having a dedicated claims event response team means we are not starting from scratch when an event hits. Instead, we have people who understand the unique demands of these situations and can move quickly to support clients. They work closely with our Natural Hazards team and wider Claims teams to ensure the right resources are in the right place at the right time.

The scale of recent events highlights why this is so important. The October windstorm, that predominantly impacted Southland, Otago and Canterbury last year became the second largest event by claim volume in FMG's history. Generating more than 5,000 claims and costing more than $45 million. This is second to Cyclone Gabrielle, with 12,000 claims and costing more than $290 million. Across the year, 2025 was the largest year for storm claims the Mutual has ever experienced. Even at this scale, there has been strong progress in supporting clients, with the majority of the October windstorm claims now closed, and work continuing for those still underway.

Behind every claim is a client needing support. Early contact, clear communication and consistent follow up all play an important role in helping people navigate what can be a stressful time. It takes coordination across teams, partners and suppliers to keep things moving and ensure no one is left wondering what happens next. That consistency becomes even more important during large events, where delays or uncertainty can quickly add pressure for clients already dealing with disruption on farm or at home.

Jacqui McIntosh,
Head of Claims Strategic Operations

There has also been a strong focus on making information easier to access during events. This includes dedicated event pages on our website, with information and advice specific to the event like 'Storm and Flood', and regular updates help clients understand what is happening and where to go for support.

Inside:

Kia ora koutou katoa

FMG recently released its Annual Report for the 2025/ 2026 financial year.

The Annual Report outlines how the Mutual has performed over the past year and, importantly, how we continue to strengthen FMG for the long term.

FY25/ 26 was the most significant year in FMG's history in terms of the number of major weather and catastrophe-related events in a single year. Despite the many challenges those circumstances presented, the Mutual remained focused on supporting our clients and Members when they needed us most.

Confidence in FMG remains high, with more farmers, growers and rural businesses choosing the Mutual for their advice and insurance needs. Client retention is also performing well, reflecting the value rural New Zealanders continue to place on trusted advice, long-term relationships and having an insurer that understands them, their business and their community.

As a mutual, FMG's focus is not on maximising profit. Rather, our responsibility is to remain financially strong, sustainable and resilient so we can continue to stand alongside current and future clients and Members through the ups and downs that inevitably come with making a life and living from the land.

Looking ahead, FMG remains optimistic. I continue to meet farmers and growers across the country who are adapting to changing conditions, embracing new technology, finding smarter and more sustainable ways to farm, and looking out for one another along the way.

Guided by our Purpose of delivering a better deal for rural New Zealand Aotearoa, FMG remains committed to building a better Mutual and helping to build strong and prosperous rural communities.

Ngā mihi,
Adam

Why you may hear from us a little more this year

Over the coming year, some FMG clients may notice they hear from us a little more than usual. We know your time is valuable, so we want to explain why this may happen and how we're working to make every communication as clear and useful as possible.

There are several important pieces of work underway across FMG that may require us to check information with clients before renewal. Some relate to regulatory or compliance requirements, including changes to how Government levies are calculated. Others help us make sure the information we hold is accurate, so clients have the right cover in place and are treated fairly.

For example, we're contacting renewing clients about the new Fire and Emergency New Zealand Levy model to ensure we have the right details to calculate each client's levy correctly. We're also checking farm building information as part of our Farm Building Estimator initiative, which helps clients make well-informed decisions about sums insured and supports fairer, more consistent premiums across our farm building portfolio.

In some cases, we may also get in touch where policy wording or dwelling information needs to be reviewed. These messages are important, and we encourage clients to read them carefully and respond where requested.

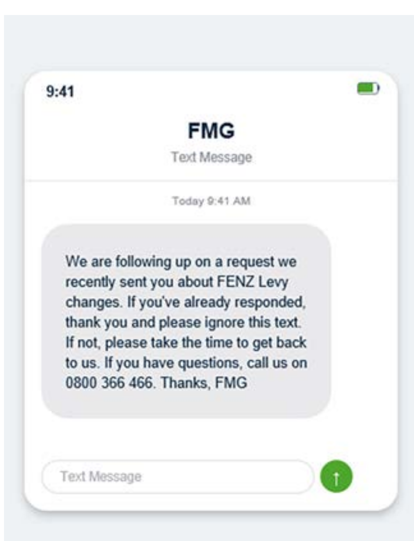
At the same time, we're mindful that multiple messages can feel busy. That's why we're actively coordinating communications across teams, sequencing messages where we can, and monitoring client feedback. Our aim is not to send more for the sake of it, but to make sure the right information reaches the right clients at the right time.

If client communications become particularly busy for a period, we'll publish a simple online overview of what we're contacting clients about, why it matters, and who to contact with questions or feedback.

As a mutual, FMG's role is to help protect what matters to rural New Zealand Aotearoa. Sometimes that means asking clients to confirm details, update information, or call us to discuss options. We appreciate the time that takes, and we'll keep working to make every message purposeful, practical, and easy to act on.

Why we're contacting clients ahead of renewal about FENZ levies

The Government's new Fire and Emergency New Zealand (FENZ) Levy model went live on 1 July 2026, changing how the levy is calculated and which insurance policies it applies to.



Example of what a text could look like.

As with all insurers, FMG collects the levy as part of clients' premiums and passes it directly to Fire and Emergency New Zealand (FENZ). The levy helps fund the services FENZ provides across New Zealand Aotearoa.

For many FMG clients, the impact will depend on the type of cover you have and the information we hold about your property, contents, vehicles or other insured assets. Some clients may see little change, some may see a reduction, and others may see an increase. For example, the new model includes updated rates and caps for residential property and contents, a flat levy for motor vehicles, and different treatment for non-residential and mixed-use property. Livestock and forestry are also now leviable.

To make sure we calculate each client's levy correctly, we may contact clients before their policy renews to confirm or update key information. This could be by email or letter, with an email follow up 2-weeks later. We have a dedicated team working at pace to process the responses we receive, and we apologise for any inconvenience if you receive additional reminders.

We also appreciate the feedback clients have shared. We're continuing to refine our emails and letters to make them clear, easy to read and simple to respond to. If you have questions, or would like further clarification, please contact your FMG representative or call us on 0800 366 466.

We're aware of the Government's review of FENZ's long-term funding arrangements and the Insurance Council of New Zealand's proposal for a Community Protection Levy, which FMG supports. While those wider conversations are important, our focus right now is on treating clients fairly while meeting our obligations under the current legislation.

Find more information on FMG's FENZ Levy changes at fmg.co.nz/fenz-levy or in Fire and Emergency New Zealand's June 2026 Levy Guide.

Top: Tom in action, with faithful supporters; Bottom: Tom is the third member of his family to claim the title, following in the footsteps of his father (right), Richard Slee, and his uncle, Simon Hopcroft (left).

A champion for Otago Southland

For the 11th year running, FMG was proud to support FMG Young Farmer of the Year, celebrating the passion, skill and leadership of the next generation of rural New Zealand Aotearoa.

This year, Tom Slee was crowned the 2026 FMG Young Farmer of the Year after an outstanding performance across the three-day Grand Final in Taranaki, bringing the title home to Otago Southland for the first time in eight years.

Going into the final evening in third place, Slee delivered a dominant buzzer-round in the Agri-Knowledge Quiz, which saw him surge to the top of the leader board and claim the title. Slee says he's feeling "really good and proud" to take out the top spot. "It means a lot to win – just proud to represent Otago Southland". Slee is the third member of his family to claim the title, following in the footsteps of his father Richard Slee (1999) and uncle Simon Hopcroft (2004).

The Grand Final also marked another successful FMG Region-off, with East Coast taking out the competition for only the second time. Built around the Farmstrong Five Ways to Wellbeing–take notice, connect, give, keep learning and be active. The Region-off encourages AgriKids, Junior Young Farmers and Young Farmers to give back to their communities while competing for regional pride. Alongside the title, the winners receive $5,000 for a charity of their choice, plus $1,000 for each level of the competition to support the continued development of young people in the food and fibre sector.

Looking forward to Season 59, the FMG Young Farmer Grand Final will be held in Christchurch.

FMG Connect, a farm fencing staple

When a double red weather warning was issued for Rangitīkei on 15 February, sheep and beef farmers Andrew and Kylie Stewart knew it was going to be serious.

What followed was a storm that left widespread tree damage, blocked access, and three days without power.

The farm is used to weather coming from the north-west, but this system struck from the south with extraordinary force, bringing down trees across the property and damaging fences.

"That night brought the strongest winds I've ever experienced in my 50 years on the property" said Andrew, reflecting on the event.

The rain was significant, but it was the wind that caused most of the damage. Mature poplars, macrocarpas, pines, mānuka and kānuka came down across the farm, crushing fences and blocking accessways.

The next morning, Andrew's focus was on checking stock and boundary fences.

"Unfortunately, we're getting used to these sorts of events a wee bit. You almost get into a routine. Once the weather clears it's about getting around the farm, checking stock, checking fences and making sure roads are safe."

Experience has taught him not to tackle everything at once.

"If you go out and try and do everything straight away, you'll break yourself and the people helping you. You've got to chunk it down and work your way backwards."

"The right machine can do a lot more work than me and a chainsaw, and with greater pace. You're running a farm, not a firewood operation."

As he worked through the clean-up, Andrew took photos and notes.

"A picture says a thousand words. The photos tell the story and help both me and FMG understand what's happened."

Once the immediate recovery work was under control, Andrew used those records to lodge a claim through FMG Connect. It was the first time he had used FMG Connect's new farm fencing claims process.

"I didn't realise it was there, but it was straightforward. I uploaded the photos, descriptions and fence details I'd already gathered, and the settlement offer came back very quickly."

For Andrew, good digital record keeping is becoming part of modern farming, like having a good handle on fence lengths and materials. "If you're accurate and honest with your record keeping, it helps speed things up when you need the support."

After several major storms over the years, he sees insurance as an investment in peace of mind. "When you're knee deep in clean-up, knowing you've got insurance takes some of the mental strain away."

While there are still jobs left to finish, Andrew is already looking ahead. "Sometimes these events give you an opportunity to redesign things and future-proof them. One of the biggest lessons is working smarter with Mother Nature rather than trying to fight her all the time."

Lodging farm fencing claims in FMG Connect

This year FMG introduced a cash settlement approach for farm fencing claims lodged through FMG Connect, allowing eligible claims to be settled with a cash payment on the spot. Farm fencing claims are common and often time critical, with many requiring assessment by a Claim Adviser.

TOP TIP: Take photographs and keep records up to date to ensure an accurate and fast insurance response.

Growing stronger, together

Farmstrong has produced a new resource called *Live Well Grow Well* to boost the wellbeing and resilience of people working in horticulture.

The 140 page book contains a wide range of grower stories along with practical tools and tips on topics such as sleep, nutrition and managing stress and pressure, all based on the latest wellbeing science.

It also includes a mental skills toolkit specifically designed to help growers build mental strength and fitness to manage the inevitable ups and downs of life and work.

The growers featured in the book talk honestly about how they deal with the highs and lows of the job, and what they do to look after themselves. The result is a collection of hard-won wisdom and practical advice for keeping well and staying on top of your game.

Farmstrong ambassador and rugby legend Sam Whitelock, who now farms in the Manawatū, says, "What the science tells us is that just like you can get physically fit, you can also become mentally fitter and stronger. That's why we've added a mental skills toolkit at the end of this book. These skills are common in professional sport and very relevant to a results-driven, team environment like horticulture."

In the book, Nelson apple orchardist Hamish Rush agrees these skills are useful for growers.

"Look at the All Blacks. The reason they are so good is because they get the coaching on how to deal with adversity, how to deal with that stressful moment and how to not let it overwhelm them. Everyone can be a better version of themselves if they have the skills."

His advice for those starting out in the hort industry? "Create some balance in your life and remember none of us are invincible. We're all human, and it's okay to actually ask for help if you need support or to help someone else. Let's look for those signs that someone's under pressure and acknowledge it rather than fobbing it off. We'll go further if we work as a team."

Sam Whitelock says: "Whether you are a grower or a professional athlete, locking in Farmstrong habits has a positive, cumulative effect over time and makes you much more resilient. That's why I'm delighted to see our work reaching even more sectors and people with the publication of *Live Well Grow Well*."

For free farmer-to-farmer tools and resources visit
www.farmstrong.co.nz

> ***I suspect there are many farmers who won't go to the doctor, so this kind of service is a real alternative. It didn't cost anything and it was easy.***

Get it checked

PROUD PARTNER OF
Melanoma New Zealand

Don's mole had been on his shoulder for years. About the size of a 50 cent piece, it had never caused him any trouble, just a "scab that never really healed properly." It stayed on the list of things to deal with eventually.

At Don's place, 'eventually' had a way of not arriving.

It took a trip overseas, a backpack strap, and his wife Lynne to change that. The shoulder mole was rubbing on the backpack strap during their travels, enough to be a "bloody nuisance". Not long after returning home, the couple arrived at Central Districts Field Days. When Lynne spotted FMG's free skin check, she didn't suggest Don go. She told him.

He's grateful she did.

A routine check that wasn't so routine

The nurse hadn't even looked at his shoulder when she said, "oh yes", and reached for her torch. Don had come in about one mole. But he left with two referrals, one for the shoulder he'd known about for years, and one for the spot on his nose he'd always assumed was a blackhead. It wasn't a blackhead.

What followed took months: specialist appointments, biopsies, shoulder surgery, then nose surgery. One he'd half expected; the other was a complete surprise. Both were basal cell carcinomas, and both were caught in time.

Don is pragmatic about all of it. The shoulder mole had become a "damn nuisance anyway". But he's clear about what the experience taught him: a mole that isn't causing problems and a mole that isn't a problem are not always the same thing.

Bringing skin checks to rural communities

FMG has partnered with Melanoma New Zealand to bring skin checks and early detection into rural communities.

Through the partnership, FMG brings Melanoma New Zealand's tools, information and expertise to A&P shows, community events, and larger regional Field Days where Melanoma New Zealand clinicians are on the ground performing free spot checks and talking to farmers and growers directly about how to stay safe. No appointment or referral; just a conversation that could change things.

For Don, that conversation changed everything. And he and his wife Lynne are grateful, saying, "We really want to thank FMG for the service."

That's exactly why the Spot Check Roadie exists. Because the best health check is the one that actually happens.