

Through thick and thin for 120 years



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Certified



Corporation





Note from Adam Heath



Kia ora koutou katoa,

This edition of FMG Post marks the second anniversary of Cyclone Gabrielle and the tragic weather events of 2023. I specifically wish to acknowledge the loss of 11 lives in addition to the widespread devastation that was to become the country's largest natural disaster this century and the Mutual's most significant event response in our 120-year history.

This edition of FMG Post also marks the celebration of FMG's 120th year of operation in March. As the Mutual turns 120 years old, it's important to reflect on our heritage, and the critical role mutuality has played in our journey to date. It all started in 1905, when a visionary and pioneering group of farmers, led by Sir James Wilson, became disenchanted with the offerings from proprietary insurers of the day and decided to take things into their own hands. Those early pioneers started the Mutual with a promise in the form of £100 Promissory Notes, agreeing to honour the claims of other Members up to this amount. A great example of the essence of mutuality – that is: “what is returned is what a member contributes”.

FMG was born by farmers for farmers, with an innovative idea to address a lack of fairness in the insurance market of the day. Innovation has been at the core of the Mutual ever since as we continue to deliver to our Purpose of a “better deal for rural New Zealand Aotearoa” and our Vision of “helping to build strong and prosperous rural communities” – both of which have remained relatively unchanged for 120 years.

As a Purpose-led, Values-based mutual insurer, we are determined to be here for future generations of farmers and growers for at least the next 120 years. To do so, we need to ensure we are resilient, sustainable and well capitalised. FMG's focus on being profit making and not profit maximising means we focus on running a sustainable business with any surplus reinvested back into the business and the local communities we support. This year we'll also be joining with other fellow Purpose-led, Values-based mutual and co-operative businesses to celebrate the United Nations' International Year of Co-operatives and Mutuals.

As we mark 120 years of service, it's encouraging to see that the latest Federated Farmers survey has farmer confidence at its highest levels in over a decade, with 54 percent of farmers now reporting they are making a profit – double the number in the last survey six months ago. FMG is also doing our bit by passing on pricing decreases across several of our product lines. The first round of decreases was effective in November and a second round of decreases are planned for April. Unfortunately, with current and planned increases in Government levies occurring

simultaneously (specifically Fire Service Levies and Natural Hazard Commission Levies) the net impact on the premium you pay may vary. Rest assured; the Mutual remains committed to our Purpose of doing all we can to deliver “a better deal for rural New Zealand Aotearoa”.

Our farmers and growers are known for their innovation, always looking for new and more efficient ways to run their businesses. An ethos we share at FMG, and I'm excited to announce that from July, FMG Post will be incorporated into your regular edition of Farmers Weekly. In keeping with FMG's philosophy of having an 'Owners Mindset', it's a partnership we believe will be more cost effective and sustainable. You can also continue to have FMG Post delivered to your email inbox if you prefer to receive a copy digitally.

2025 is shaping up to be a year of celebrations for FMG as we also recognise 10 years of being a founding partner of Farmstrong and 10 years as Principal Sponsor of the FMG Young Farmer of the Year Contest. These key sponsorships reflect the Mutual's continuing commitment to rural communities through our support of the positive mental health of farmers and growers and our investment in the rural leaders of tomorrow. Here's to the next 120 years.

Kind regards/ Ngā mihi,

Adam Heath
Chief Executive, FMG

Through thick and thin for 120 years

Being a Mutual means we're in it together, through thick and thin, in good times and in bad.

Together, we've witnessed two world wars, seen the rise of computer technology along with artificial intelligence and, more recently, the increased number and severity of climatic events.

We've been with clients as they grow and evolve their businesses, purchase their first homes and begin families. We've been there for the burglaries and the fender benders and the more significant events such as the Canterbury earthquakes, Cyclone Bola and the most recent Cyclone Gabrielle and Auckland Anniversary Weekend floods.

These highs and lows have shaped the Mutual into what it is today. We've been there through thick and thin.

To mark just some of those moments we've revisited some of our clients' stories.

Orchardist Andrew Drummond and his partner Julie are fifth generation owners of The Pines in Motueka. They lost their entire apple crop and half their golden kiwifruit in the devastating Boxing Day hailstorm in 2020. The family have been with FMG since it was formed 120 years ago.

"We've had plenty of support over the years from FMG 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 knew we were in good hands."

Greg Thomsen's Patoka property was turned into a swathe of slips and debris by Cyclone Gabrielle and says there was no mucking around when FMG got onto their claims for the water system, fencing cover, and other incidental damage on farm.

"At the end of the day, we feel like we got off pretty lightly. FMG took the brunt of the financial losses off our shoulders and helped us navigate the claims process, and as a family we came together to get the farm back on track."

Crispin Deans' historic Homebush Farm in Canterbury was flooded in November 2021.

"From the first phone call with FMG, until the claims were settled, we had a great all-around experience. When the assessor came down, he was efficient and thorough but most importantly he stood by what he said he'd do. The focus on outcomes was very clear."

Left: Crispin Deans of Homebush Farm, Canterbury.



1931

HAWKE'S BAY EARTHQUAKE
Hawke's Bay earthquake strikes measuring 7.8 on the Richter scale, killing 256.



1936

EX-CYCLONE
Flooding across the North Island and strong winds across the top of the South.



1939

SNOWSTORM
NZ's worst snowstorm of the 20th century. Snow fell from Cape Maria van Diemen in Southland to Mt Eden in Auckland.



1948

HAMILTON TORNADO
A significant tornado, that killed 3, injured 80 and damaged around 150 buildings.



1987

THE EDGECUMBE EARTHQUAKE
The Edgecumbe Earthquake hits, causing significant damage to the town.



2016

KAIKOURA EARTHQUAKE
A 7.8 earthquake strikes the Kaikoura area creating widespread damage leaving Kaikoura isolated.



2011

CANTERBURY EARTHQUAKES
A series of earthquakes hit Canterbury, killing 185 people and badly damaging Christchurch City.

Being there when it mattered



An exciting new era for FMG Post

As an organisation we need to keep evolving and innovating to ensure, like other businesses, we remain relevant. Innovation doesn't always need to be big change – just effective. After producing and printing FMG Post ourselves for over 10 years, it's time to look differently at how we share information with you about how your Mutual is supporting rural New Zealand.

FMG Post's purpose

As a mutual we're owned by you, our Members, so it's important we find ways to keep you up to date on how the business is tracking, how we're supporting the communities that support us and that we're providing you with the advice you need to help prevent the unexpected from happening.

Research from FMG's Client Panel shows that FMG Post is trusted and provides the information and advice you're looking for from FMG. Like most things, and with an Owners Mindset, it's time to think differently on how it's produced and delivered.

What's evolving

In the past, FMG Post cost less than a dollar per copy to produce and send. That is no longer the case. Rising print and

postage costs means it's no longer a good use of Member and client money for us to produce FMG Post ourselves. Knowing that members still appreciate its stories and in hard copy form, we're teaming up to produce and share FMG Post through another trusted rural publication, Farmers Weekly.

Benefits

FMG Post becomes cost effective again, it remains a hard copy document that you'll be able to pull out of the newspaper, it'll reduce impact on the environment with less paper being produced, and we'll be supporting a key rural news outlet at a time when media in New Zealand Aotearoa is struggling. Above all, you'll remain connected with your Mutual and what's going on.



The Farmers Weekly view

Editor Bryan Gibson explains why this new partnership putting FMG Post at the heart of rural makes good sense.



Bryan Gibson,
Editor Farmers Weekly

The key to successful farming is confidence. Confidence to invest, to hire, and to make sound decisions every day of the farming calendar. Confidence that when the worst happens there are others there who have your back. At Farmers Weekly we strive to present the information farmers need to make the right decisions at the right time.

Our readers know we're shining a light on all of the issues and holding those in power, or those who aren't playing by the rules, to account. FMG builds confidence in a different, but equally important, way. Our fast-changing world throws us all sorts of challenges. Our climate is changing, our markets evolve and the expectations of everyone with a stake in our environment develops. If disaster hits, you can be confident someone is there to help clean up, rebuild, and refocus.

For the past 20 years Farmers Weekly has been the trusted channel for reaching every farmer, every week. Our news and data teams have stayed true to their values by doing the basics well. It's news that is free of spin and is farmer focused. Our experienced team of commentators then put that information into context and advocate for the industry they love.

But Farmers Weekly can also be a channel for other trusted partners to reach the farmers who keep our industry humming. So, we're proud to bring you FMG Post as a part of your Farmers Weekly.

We've been a Farmstrong partner for many years and we trust them to work with your best interests in mind. Our news team will continue to do its job, and sometimes FMG may not like what we write. But that's okay, because with trust comes the ability to have hard conversations, with respect, and come out the other side better for it.



Colin Wright, FMG Head of
Communications and Sustainability

What you will notice

Our first run with Farmers Weekly will be in July/August. It'll be in the middle of the paper, and you'll be able to separate it from the paper if you wish. For those who receive FMG Post via email, this will continue, and we'll email a copy for those without a rural address (namely, those who don't receive Farmers Weekly).

Working with Farmers Weekly

We're excited to be partnering with Farmers Weekly to bring you FMG Post. We've worked with the Farmers Weekly team on many topics and issues over the years and see this as a chance to build on that relationship to bring our members – and other readers – the advice and insurance insights we're known for.

“...we're shining a light on all of the issues and holding those in power, or those who aren't playing by the rules, to account. FMG builds confidence in a different, but equally important, way.”



10th year of our sponsorship of the FMG Young Farmer of the Year Contest



George Dodson, winner of the FMG Young Farmer of the Year 2024.



The milestones keep coming. 2025 marks FMG's tenth year as the principal sponsor of the FMG Young Farmer of the Year Contest.

This is something we'll celebrate more closer to the finals, which will be held in Invercargill from 3-5 July.

Congratulations to all the winners of the regional finals. These are now complete, with winners preparing to compete for honors at the FMG Young Farmer of the Year Contest. For more details and tickets, to the finals, head to youngfarmers.co.nz

FMG Region-Off

Held in the run up to the Grand Final, the Region-Off is designed to get all levels of the contest vying for a collective goal – regional pride, all whilst giving back to their local community. AgriKids, Junior Young Farmers and Young Farmers work together to earn points for their region by earning the public's vote and by completing community focused challenges. The FMG Region-Off will kick off in a few months, so be ready to get involved and show your support.

Those starlings are still at it

As well as being there when the unwanted happens, FMG also invests in providing practical advice to help prevent bad stuff from happening in the first place.

As we celebrate 120 years, we look back at our most successful advice campaign – which is still relevant today.

In 2011, FMG launched the "Stop and Pop" campaign to address the growing issue of tractor fires caused by starlings nesting under tractor bonnets.

The simple message was to regularly "Stop and Pop" the bonnet of tractors to check for debris or nests, preventing potential fires before they start.

The aim was to reduce tractor fire incidents by 10 percent within the first year, but the results far exceeded expectations dropping by an impressive 35 percent.

Leon Black of Blackdale Stud in Southland knows all too well the disruption a nest can cause. After a "Stop and Pop" in the morning before getting his day underway, he left his tractor for 40 minutes. In that time, a bird deposited nesting material under the hood. He then used the tractor again before parking up for the day.

"With no airflow to cool the exhaust system, the nest ignited. A fire started in the tractor before spreading to the covered yards, causing \$100,000 in damage. If a neighbour hadn't spotted the smoke and called the fire brigade it could have been a lot worse".

The starlings are still at it today with over 80 percent these claims happening in Spring, so it's important to be vigilant throughout the next nesting season.





Such Good Medicine

Brendan Lane is a dairy farmer based in Inch Clutha (island near Balclutha). He's one of many farmers who've entered Gravel in Paradise, a series of bike races in Otago. He shared with Farmstrong how cycling helps him manage the mental challenges of farming.

We've just purchased our first farm. We've been sharemilking 50-50 for the last six years and been in the dairy industry for 15 years. We've gone from sharemilking 870 cows, 50-50 in Canterbury, to purchasing our own 100-hectare dairy farm on Inch Clutha. We've got a very strong herd supplying Mataura Valley Milk.

This first season here on the island, we've had everything, but the kitchen sink thrown at us. We've been flooded; half the farm went under water. We've had such a shortage of feed, we were only able to milk once a day. That's been the scenario up until recently, so it's been really important to get off the farm.

Cycling's been really important for me to just dilute some of that pressure. To put

aside a wee bit of time and actually go and do other things. When I'm on my bike, all those other pressures just disappear because I'm focused somewhere else. I can just switch off.

I think the main thing is it puts problems that seem really big at the time back into perspective. It's like a reset for me. You come back and suddenly all of those issues are much easier to deal with. Your relationships are stronger, and you've got a better attitude. Something else I've discovered is that if I'm training on my bike by myself, often a solution to a problem just pops into my head.

Farming can be very draining and it's a snowball effect; the pressure just builds until you reach a point when you know

Rural wellbeing programme Farmstrong, jointly established by FMG and the Mental Health Foundation also enjoys a significant milestone this year - turning 10 in June. Farmstrong helps farmers and growers and others in the rural community to see themselves as the most important asset - with FMG Post and Farmers Weekly helping every step of the way to share the great stories of 'locking in' small meaningful habits to help with the ups and downs of farming.

you're being ropey and that's not good for anyone. Getting off the farm is the key to dealing with that.

I told my wife at one point, "I've entered a bike race, but I don't know if I can make it". She was like, "get on your bike and go get your medicine. Everyone is better off".

The remaining Gravel in Paradise events can be found on their website gravelinparadise.co.nz

Last year more than 15,000 farmers and growers attributed an increase in their wellbeing to Farmstrong. To find out what works for you and lock it in, head to farmstrong.co.nz



FMG Connect

FMG Connect offers you a convenient way to manage your insurance with us, with over 80,000 clients now registered for our online service. Using FMG Connect you can view statements and policies, make changes to personal details and insured items, as well as submit and track claims.

We continue to invest in new functions, so you can do more online. We're currently giving FMG Connect a fresh new look so you can find what you need faster. We'll share more in the next edition of FMG Post.

Head to fmg.co.nz/fmg-connect to learn more about our online service, including how to download the FMG Connect site as an app to your mobile device or for trouble-shooting tips.

Here's a little of what our clients are saying about FMG Connect

Can I just say FMG claims system / support is the best I've ever experienced!

Not because it gets approved but that FMG connect thing is so good

Message:

What a fantastic web platform - easy to use and to understand. Thank you Team

Message:

Nice and easy to see details of what we have insured and love how the "policy wording" is only a click away.

Message:

Absolutely brilliant easy app to follow and fill out thanks fmg

Message:

Hi There, I just wanted to pop on and say I LOVE this new FMG Connect! It is so much easier to view and manage the policy and all its details. I also like how we can edit information, and make claims through it. Thank you!

Message:

First time I've used the online facility It's so easy Excellent

Message:

quick and easy online process A+++

Doors open at Wool Shed Museum for Golden Shears

The doors of The Wool Shed Museum in Masterton were open free of charge for the first time for the 2025 Golden Shears, thanks to a contribution from FMG.

The Wool Shed Museum is New Zealand's largest dedicated museum of sheep and shearing. The hands-on heritage museum is run by a trust of volunteers and was built from two authentic old wool sheds trucked into town from local farms.

The displays describe the history of sheep farming, the story of shearing and much more. It is also home to the Golden Shears Wall of Fame.

FMG's Sustainability Specialist Emma Rowe said FMG supports building strong and

prosperous rural communities and that this was one way they could do just that.

"We love investing back into the communities we grew up in and know how important it is to be there for local community events. We think being able to open the doors of the Wool Shed Museum alongside the Shears was a chance to further celebrate wool, both its history in New Zealand and opportunities for its future."

"As a Mutual, our clients' success is our success. That's why we look to get behind our farmers wherever we can and showing our commitment to the strong wool sector is one way we can do this."

"It was great to meet some of the amazing volunteers, true stalwarts of the Golden Shears, who make the event happen, and to see the many people, young and old, local and international, walking through the doors to learn more about our wool industry".

FMG also sponsors the Quality Awards for the Golden Shears.



Emma Rowe, FMG's Sustainability Specialist, spent a day volunteering at the museum over the Golden Shears.

FMG
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