

UPDATES AND ADVICE FROM FMG



Te Ara Tika - The Way Forward



Darrin Bull,
Chief Strategy and Enablement Officer

FMG’s purpose is to deliver a better deal for rural New Zealand Aotearoa. This purpose has guided FMG for more than 120 years, shaping how we support our clients and Members, how we operate as a mutual, and how we make decisions for the long term. It speaks to why we exist and continues to anchor our values, our approach, and our strategy.

In 2025, FMG launched its strategy Te Ara Tika – The Way Forward. Te Ara Tika sets out how FMG will deliver on its purpose over the medium to long term. As we’re owned by our Members, we want to be clear about where we’re focusing our efforts. This builds on FMG’s strong heritage and deep connections with farming and growing, while reinforcing the importance of staying closely connected to our clients and Members.

Te Ara Tika is brought to life through five key pillars

- **Engaging and empowering our people** is about building a vibrant, inclusive, and high-performing culture where everyone belongs, feels engaged, and is supported to do their best work. This enables our people to focus on delivering exceptional experiences for clients and Members. Central to this focus is an understanding of what the future of work means for FMG as a mutual and for the people who work here.

- **Accelerating our digital and data capabilities** is focused on improving how clients and Members interact with FMG. This includes the ongoing development of digital platforms such as FMG Connect, designed to make it easier for clients to engage with us. A key priority is continuing to enhance the claims experience, particularly at the moments when clients need to make a claim and then manage it.
- **Driving sustainable growth** is centred on fostering long-term relationships with clients and Members. For FMG, this means getting closer to farmers and growers, strengthening relationships over time, and providing value through advice and insurance solutions that support their businesses and livelihoods.
- **Excelling at insurance** focuses on strengthening FMG’s core insurance offerings and ensuring they remain fit for purpose. Over the coming years, clients and Members can expect to see changes to FMG’s propositions as we continue to evolve our solutions to better meet the needs of farmers and growers.
- **Maintaining our regulatory and social licences to operate** is about ensuring FMG remains a sustainable and resilient mutual. This includes meeting our obligations as an insurer and responding thoughtfully and responsibly to challenges such as climate change, so we can continue to support rural New Zealand Aotearoa into the future.

FMG takes its purpose seriously. It drives our strategy, our ambition, and who we are as an organisation. While the pace and nature of change can be challenging, Te Ara Tika is designed to be agile, to evolve over time, and to support FMG in growing alongside rural New Zealand Aotearoa for at least the next 120 years.

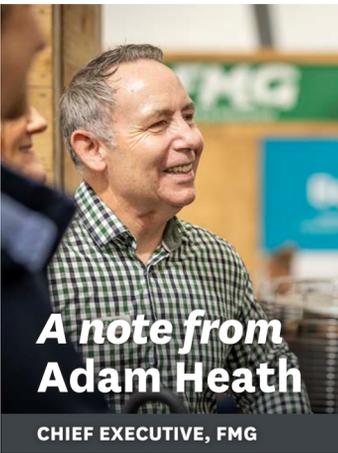
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A note from Adam Heath

CHIEF EXECUTIVE, FMG

Kia ora koutou katoa

I want to acknowledge that for many farmers and growers the summer period is one of the busiest stretches of the year. Thank you for the commitment you continue to show to your land, stock and local communities over this demanding time.

The start of 2026 has brought significant challenges for many parts of the country, coming quickly on the heels of the severe weather that caused widespread disruption across the South Island in mid to late 2025.

On each occasion, FMG reached out to our impacted clients and Members in the affected regions, checking in, sharing safety advice and directing people to practical preparation and recovery resources. Our assessors were mobilised quickly, and our local teams have been working alongside clients and Members as the clean up continues.

These events once again highlight the importance of preparedness, community connection, and having the right support on your side when the unexpected happens. They also reinforce FMG's focus as a Mutual to be here for rural New Zealand Aotearoa, honouring the promises we've made at claims time and providing quality advice, care and support during and after those moments that really matter.

Despite such challenges, there are plenty of reasons for optimism. The latest Situation and Outlook for Primary Industries report forecasts food and fibre exports to reach a record \$62 billion by June - a reflection of the ongoing strength and global reputation of our country's primary sector.

At FMG, we remain focused on supporting your resilience — through quality advice, cover that reflects rural realities, and a nationwide team committed to being there when you need us.

Thank you again for your ongoing trust and support in the Mutual. We look forward to continuing to stand alongside you throughout the year ahead.

Ngā mihi,
Adam

Protecting you from scams

Scams are becoming more sophisticated, and unfortunately rural communities are not immune. At FMG, protecting our clients is a priority, not just through insurance cover, but through the ways we communicate with you.

We'll never ask you to provide credit card details, banking passwords, or sensitive personal information by email. If something doesn't feel right, trust your instincts.



We understand many people are cautious about clicking links in emails. If we send you an email or letter requesting information, we will also always have details on our website about it. Often, we suggest you enter a page on fmg.co.nz directly into your browser as a way to learn more about the request and verify its validity.

If we need information related to your insurance or if we need your bank account details, for instance to provide a refund or claim top up, we'll set up a secure web form for you to use. We also encourage clients to use FMG Connect, our secure online portal. FMG Connect allows you to view policy details, make updates, submit claims, and communicate with us safely in one place.

Because it's a protected environment, it reduces the risk of fraudsters impersonating FMG. We're adding an additional layer of protection to FMG Connect soon too, by introducing multi-factor authentication (MFA).

If you ever receive a message claiming to be from FMG and you're unsure about its authenticity, please contact us directly on 0800 366 466. Our team is here to help.

Scammers often create urgency or pressure you to act quickly. We won't do that. If we need to discuss something important, we'll be happy to confirm it through trusted channels.

By staying alert and using secure tools like FMG Connect, we can work together to protect you and your information.



COULD THIS BE YOU?
If you are interested head to our website for more information.

Jackie's journey as FMG's Associate Director

At FMG, supporting the next generation of rural leaders is a key part of how we give back to the communities that support us. One of the ways we do this is through the Associate Director role on the FMG Board of Directors, a unique development opportunity that gives an emerging agri professional hands on governance experience and insight into how a mutual organisation operates.

With her term coming to an end, current Associate Director Jackie Dalziel reflects on the experience and why she encourages others to apply.

Jackie's governance journey began four years ago as the first female Director at the Lower Waitaki Irrigation Company. Wanting to broaden her governance capability, she applied for FMG's Associate Director role. A decision she says has been invaluable.

"The Board have really welcomed me and pushed me to grow," says Jackie. "This role isn't just about attending meetings, it's about constantly improving your knowledge, your network, your skills."

Jackie also appreciates how strongly FMG's mutual values guide decision making.

"The Mutual values are at the core of every decision. It means the right people are around the table and as Members, we get a say in who those people are."

She encourages anyone considering a governance pathway to be bold.

"We have an amazing primary sector, and good governance protects that. If you're interested in developing further, this role is definitely worth applying for."



Plan B for Power

Preventing outages and protecting people, animals and operations

Extended power outages can disrupt far more than the lights in the house. For rural communities, electricity underpins water supply, milking and irrigation systems, refrigeration, communications and fuel access. When the power goes out unexpectedly, the impacts can cascade quickly across animal welfare, food safety and business operations.

A good Plan B for Power starts before the lights go out - this advice reflects what we see and hear from our clients, and what we've learned from responding to both isolated and widespread power outages.



PREVENT

Check your surroundings

Many rural power outages start on-farm. Treat all electricity infrastructure as live and dangerous at all times.

The 4 metre rule

Always keep people, machinery and loads at least 4 metres away from overhead power lines. Electricity can arc (jump) through the air, you don't need to touch a line to be injured.

Common risk activities

- Raising augers, loaders or tip-trucks
- Shifting irrigators or spray booms
- Moving high or wide loads
- Working near poles or guy wires
- Fencing or digging without checking for cables

Look up. Look out. Slow down.

Before lifting, tipping or shifting equipment, stop and check what's overhead, especially in unfamiliar paddocks or yards.

Trees and lines don't mix

- Avoid planting trees under or close to power lines
- Regularly check for sagging lines or unstable trees
- Trim vegetation before it becomes a problem (using approved contractors where required)



If something goes wrong with power lines

PREPARE

Your 12-48 hour plan

When power goes off unexpectedly, the effects can snowball. Preparation doesn't have to be complicated — it just needs to be thought through.

Start with one question: What absolutely needs power to keep people, animals and food safe?

For most rural properties this includes:

- Water supply and pumps
- Dairy shed or milking systems
- Refrigeration and food storage
- Electric fencing
- Livestock monitoring or alarms
- Communications, internet and medical devices

Plan your backup

- Decide whether a generator, solar system, or shared backup with neighbours is right for your property
- Understand the load requirements of critical equipment before choosing a generator
- Make sure backup systems can be used safely and are well maintained

Outage-ready basics

- Sign up for outage notifications from your local electricity network
- Keep essential phone numbers saved and written down
- Keep phones and battery packs charged
- Store torches and spare batteries in known locations
- Keep drinking water and food that doesn't rely on refrigeration or cooking

Technology can help but it also relies on power and connectivity. Always have non-digital backups.



If a power line is down or damaged

- Treat it as live
- Keep people and animals at least 10 metres away
- Contact your electricity network provider immediately
- Call 111 if there is immediate danger

If a line contacts a vehicle or machine

- Stay inside unless there is immediate danger (such as fire)
- If you must exit: Jump well clear with both feet together Do not touch the vehicle and ground at the same time Move away keeping feet together until well clear
- Keep others away from the area



Ben and Deanne Parkes

Choose your hard

Deanne Parkes on staying Farmstrong

Taupō farmer, coach and wellbeing facilitator Deanne Parkes is one of Farmstrong’s champions, and she’s passionate about helping farmers look after the people who keep farms running.

“Farming’s in the blood,” she says. “But it’s not just about running the farm. It’s about looking after the people on farm too.”

After years of working alongside farmers, Deanne says one theme shows up again and again: most farmers are brilliant at caring for their stock, land and equipment, but far less intentional about caring for themselves. It’s why she encourages people to start small and start with awareness. “Notice your energy and your mood each day. If they’re down, do one practical thing to lift them. Awareness doesn’t have to be fancy - it’s just being honest about how you’re doing and making a plan forward.”

Sleep and fatigue are also big factors. Deanne says many farmers underestimate how much being constantly “on” wears them down. “Even on holiday you’re thinking about the weather or a water leak. It’s like having a phone tab open in your mind all the time.”

Her advice? Treat wellbeing like any other farm system - something that needs planning, maintenance and regular checks. “Pick one thing and tweak it. Go to bed half an hour earlier, take notice of three good things each day, call a friend, or strengthen an area that always flares up during peak season. Small changes really add up.”

She also loves the Farmstrong idea of “choosing your hard.” “Looking after your wellness can feel hard. But not looking after it is hard too. Which one sets you up — and your farm, your team, your family — for the long run?”

As Farmstrong reminds us, farmers are the most important asset on the farm. Making small, regular investments in wellbeing means having more to draw on during challenging times.

To find out what works for you, head to farmstrong.co.nz

FMG Spot Check Roadie



As summer winds down, the FMG Spot Check Roadie has wrapped up another busy season helping rural New Zealanders stay on top of their skin health.

In the past year the Roadie visited 44 rural locations and completed 1,546 free skin checks. Of those checked, 321 people were found with suspicious lesions, including 87 suspected melanomas. That’s around one in five people needing follow up, a strong reminder that melanoma risk doesn’t disappear when the temperatures drop.

With two dedicated vans now covering both islands, the Roadie has been able to reach more communities than ever before.

For many, the check has been life changing. One visitor told us:

“I wasn’t worried about the spot at all... but thank goodness I got it checked.”

A five minute check really can save a life - yours included.

For more information go to melanoma.org.nz



2025 Honours

FMG is proud to continue its commitment to building strong and prosperous rural communities. In 2025, we were honoured with several awards that reflect the trust of our clients and the dedication of FMG’s One Team.

For the second year running, FMG was named NZ Cooperative/Mutual of the Year at the 2025 Cooperative Business NZ Awards, where we also received the Enduring Service Award recognising 120 years of supporting rural New Zealand Aotearoa.

We were also delighted to receive the Roy Morgan Customer Satisfaction

Award and to again be voted Consumer NZ People’s Choice for car, house, and contents insurance for a ninth consecutive year. This consistent recognition highlights the skill and commitment of our team.

Adding to these achievements, FMG was a finalist for General Insurer of the Year at the ANZIIIF Industry Awards, further underscoring our strong position in the sector.

Together, these honours reaffirm the trust our clients place in us and our ongoing commitment to making a meaningful difference for rural communities across New Zealand Aotearoa.



FMG employees at the awards night (left to right): Mike Cameron, Pete Frizzell, Board Chair Sarah von Dadelszen and Karwa Dyer.