

OUR PERFORMANCE





Standing by our members in 2021



NFU Mutual
INSURANCE | PENSIONS | INVESTMENTS

CONTENTS

01	FOREWORD
02	OUR FINANCIAL PERFORMANCE
04	BUSINESS REVIEW
06	CONTINUED SUPPORT DURING THE PANDEMIC
08	OUR BOARD
09	NEW SALES & AGENCY DIRECTOR
10	OUR DIRECTORS
16	DIRECTOR REMUNERATION
18	EXECUTIVE COMMITTEE
20	OUR 2022 AGM
21	NOTICE OF MEETING

 Despite the challenges of the last 12 months, I am pleased to reflect on 2021 as another year when NFU Mutual focused on serving our members whilst remaining resilient. 

Jim McLaren, Chairman

FOREWORD



We know what another tough year it has been for many of our members and the communities they work in, and we believe it's now more important than ever to prioritise supporting them.

This summary of our business performance will also arrive with you against the backdrop of the awful situation in Ukraine. We are seeing extraordinary efforts by farmers, rural communities and the farming unions to support and show solidarity with the people of Ukraine. NFU Mutual stands together with our communities across the UK to support the humanitarian effort. We confirmed in early 2022 that we will divest from Russian holdings at the earliest opportunity and through our Charitable Trust we have donated £150,000 to the Disasters Emergency Committee Appeal. We support the issues that are important to our members and our thoughts go to all of those affected.

Throughout 2021 we continued to work closely with our Agency network and charity partners and donated more than £3 million to national and local organisations delivering vital services and practical and emotional help during the pandemic.

Towards the end of the year, many of our customers were significantly impacted by Storm Arwen and so we worked to provide claims support quickly and efficiently to help them when it mattered most.

Over the years we have developed initiatives that have made a real difference to the day-to-day lives of our members and you'll find more information about how we seek to support them in the leaflet included in this year's AGM pack.

I'm proud to be Chairman of an organisation that year on year delivers on its promises and attracts such loyalty from its customers. Thank you to you all.

A stylized, handwritten signature in black ink, consisting of a series of loops and a long, sweeping tail.

Jim McLaren, Chairman

OUR FINANCIAL PERFORMANCE

The Group achieved a solid performance in 2021 delivering an overall profit of £182m. The General Insurance (GI) business was affected by the difficult economic environment and also the storms in the later months of 2021, and therefore ended the year with an underwriting loss of £89m.

Our investments did well and delivered a positive return, more than covering the cost of Mutual Bonus and the underwriting loss.

Our pensions and investments business continued to perform well, achieving an Annual Premium Equivalent (APE) of £72.7m.



£182m OVERALL PROFIT

The Group performed well in difficult circumstances, achieving an overall profit of £182m and our underlying financial, capital and solvency position has remained very strong.



£89m UNDERWRITING LOSS

The underwriting loss of £89m reflects the challenging economic environment and weather conditions as we continue to support our customers and pay out on claims.



95.5% PERSISTENCY

The percentage of GI policies renewed in 2021 remained high with exceptional persistency levels of 95.5%.



MUTUAL BONUS

Unlike many other insurers, we've been rewarding our loyal General Insurance (GI) customers with a Mutual Bonus for over 20 years. In 2021 we were again able to provide a significant Mutual Bonus of £250m (2020: £252m) to our renewing GI customers.

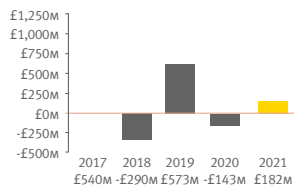
Building long-term relationships is at the heart of NFU Mutual. We don't penalise longstanding customers for their loyalty, and we believe that's why over 95% of policies are renewed with us each year.

For the 12 months from 1st July 2022, Mutual Bonus rates will be as follows:

RENEWAL YEAR	Mutual Bonus rate
1st year of renewal	8.5%
2nd year of renewal	9.5%
3rd year of renewal	9.5%
4th year of renewal	10.5%
5th+ year of renewal	13.5%

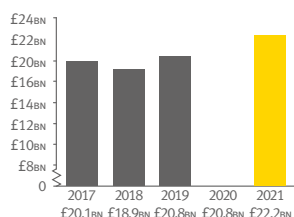
BUSINESS REVIEW

GROUP RESULTS



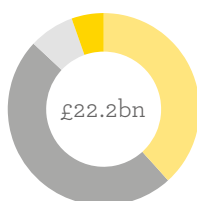
FINANCIAL PERFORMANCE¹

The Group performed well in difficult circumstances, achieving an overall profit of £182m (2020: £143m loss). Our core insurance business was affected by the challenging economic environment and the storms towards the end of the year, however good premium growth was seen and our underlying financial, capital and solvency position has remained very strong.



FUNDS UNDER MANAGEMENT²

The reopening of economies drove a resurgence in growth, leading to a strong year for equity and property assets which boosted overall Group funds to £22.2bn (2020: £20.8bn). The General Business Fund achieved a 2021 return of 7.3% and the three-year annualised return is 5.9%.



NFU Mutual General
£8.5bn (2020: £8.0bn)

NFU Mutual Life
£10.8bn (2020: £10.3bn)

OEIC Funds
£1.7bn (2020: £1.4bn)

NFUMIS Pension Fund £1.2bn (2020: £1.1bn)



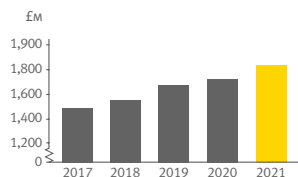
At NFU Mutual we carefully balance delivering excellent service to our customers whilst ensuring the business is run effectively. As a mutual, supporting our customers and paying their claims comes first.



Nick Turner, Group Chief Executive

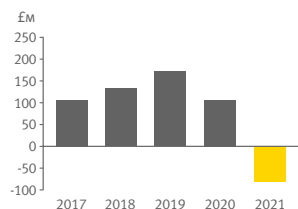


GENERAL INSURANCE BUSINESS



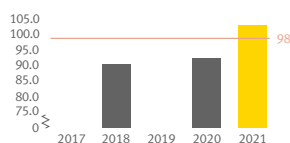
GROSS WRITTEN PREMIUM INCOME³

Our Gross Written Premium Income before Mutual Bonus of £1,825m (2020: £1,705m) showed a 7.0% increase, with excellent levels of customers renewing their policies.



UNDERWRITING PROFIT AND LOSS⁴

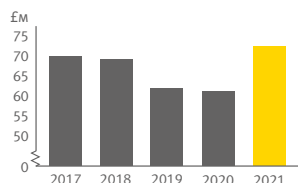
Our General Insurance business ended the year with an underwriting loss of £89m (2020: £109m profit). This result reflects a challenging year for claims costs impacted by the economic and inflationary effects of Brexit and Coronavirus, as well as weather events.



COMBINED OPERATING RATIO (COR)⁵

In 2021, our Combined Operating Ratio (COR) was affected by claims costs, the ongoing pandemic and supply chain challenges, ending the year at 105.4% (2020: 93.1%). Our healthy persistency levels and premium growth helped to reduce the impact and we remain within our target to achieve a COR of 98% over the long-term – a result which reflects our strategy to write profitable and sustainable business whilst offering outstanding levels of customer service.

LIFE BUSINESS



ANNUAL PREMIUM EQUIVALENT (APE)⁶

Our pensions and investments business achieved an Annual Premium Equivalent (APE) of £72.7m (2020: £59.8m) reflecting a strong set of results for pensions and investment business as retail investor confidence returned.

¹ Balance on the Non-Technical Account. ² Value of assets covering Life and General business funds. Funds Under Management represents the value of investment on the Balance Sheet made up of General Insurance Business of £8.5bn and Life Business of £10.8bn plus policyholder investment OEICS of £1.7bn and the assets of the Company's Retirement Benefit Scheme of £1.2bn. ³ Overall total premium income underwritten in the year. ⁴ The balance on the Technical Account adjusted for earned Mutual Bonus and allocated investment return. ⁵ Proportion of Total Technical Charges as a percentage of earned premiums before earned Mutual Bonus and after allowing for reinsurance. Earned Mutual Bonus takes into account the net movement of unearned Mutual Bonus which in 2021 was £1m (2020: £3m) in the year. ⁶ Industry measure equal to new regular annualised premium plus 10% of new single premium.

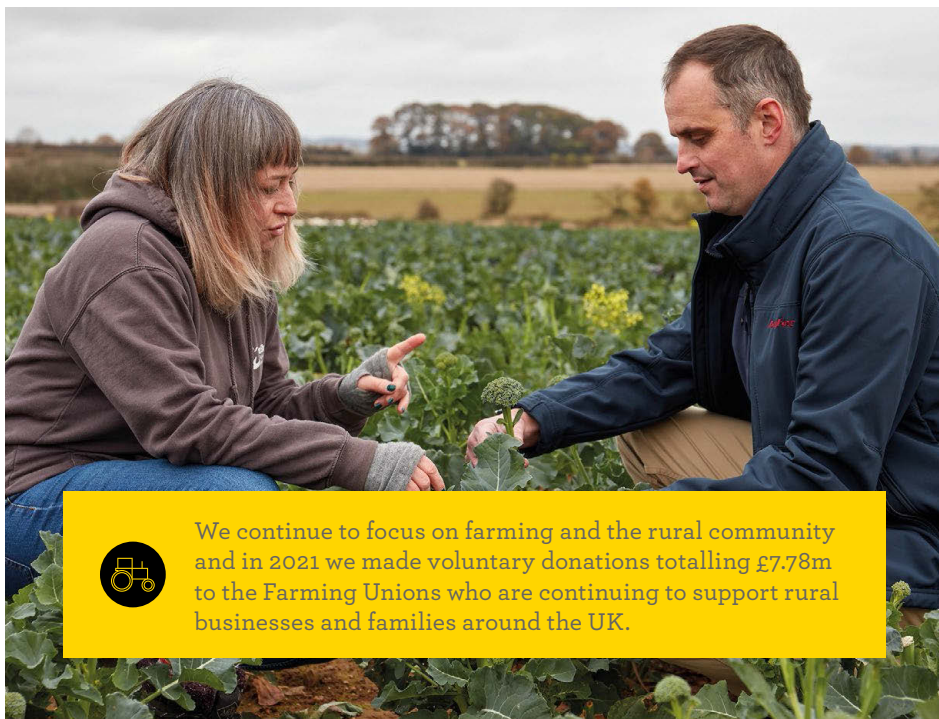
CONTINUED SUPPORT DURING THE PANDEMIC

We've been an active and responsible member of the communities we serve for over 110 years. During the pandemic this support has mattered more than ever, and in 2021 we extended a number of initiatives to assist both national and local frontline charities across all corners of the UK, including:

- Doubling the donations of our Agency Giving Fund to £2m. This fund allows our network of agencies across the UK to choose and donate to the local charities working to improve the lives of people living in their communities.
- Donating an additional £750k in funding to the NFU Mutual Charitable Trust, increasing the annual donation to £1million. These donations supported national charities focused on relieving hardship in communities, during another year when they may not have been able to rely on their usual fundraising activities.
- Supporting the Farm Safety Foundation to deliver their bite-sized 'mental health in farming' training sessions for NFU Mutual Agents and farmers. Set up by NFU Mutual as an independent registered charity in 2014, the Foundation continues its vital work to preserve and protect the physical and mental wellbeing of the next generation of farmers.



Photo: Air Ambulance Northern Ireland was nominated by four agencies and received more than £16,000 from the NFU Mutual Agency Giving Fund.



We continue to focus on farming and the rural community and in 2021 we made voluntary donations totalling £7.78m to the Farming Unions who are continuing to support rural businesses and families around the UK.

SUPPORT FROM WHICH? MEMBERS

In 2021 we were named a Which? Recommended Provider for home and motor for the 11th consecutive year - an accolade that we value because it is independent and based on the views of their members.



OUR BOARD

For our AGM on Wednesday 22nd June 2022, we're asking you to vote to elect or re-elect the Directors on our Board. Over the next few pages, we'll explain a little more about our Board, the Directors' responsibilities and how they're selected. Details of how to vote for them are included in the accompanying letter and proxy form.

THE ROLE OF OUR BOARD

Our Board is responsible for overseeing the performance and setting the overall direction of the business. They set our strategic aims and appetite for risk, approve our commercial strategy, oversee our conduct and continuously monitor performance.

OUR STRUCTURE

Our Board comprises four Executive and eight Non-Executive Directors. The Board includes expertise from across financial services, asset management and agriculture to ensure we have the right blend of experience and insight.

BOARD SELECTION AND TRAINING

When a Board position becomes available, the Nomination Committee considers the specific skills and experience required to fill the role. Following an external search process, shortlisted candidates are subjected to a rigorous interview process conducted by Nomination Committee members. Certain appointments are also subject to regulatory approval. Once appointed, all Directors undergo a full induction process. We also conduct a regular evaluation of each Director's effectiveness and determine any development needs.



DIRECTORS' COMMITMENTS

Throughout the year our Directors attend regular Board and Committee meetings. They are required to allocate time to Continuing Professional Development, attending regulatory briefings and meetings with staff, Agents and members at shows, conferences and events across the UK.

NEW SALES & AGENCY DIRECTOR

Our Group Chief Executive Nick Turner was previously Sales and Agency Director, and in May 2021 we welcomed Nick Watson to our Board as his successor in that role.

Nick Watson has over 30 years of financial services experience, 24 of which have been in insurance – spanning both life and general insurance. Nick joined from AXA, where he was Commercial Distribution and Trading Director, leading their broker distribution and trading strategy in the UK Commercial market - responsible for intermediary marketing, broker development, and the branch network trading performance.



“It’s a real pleasure to welcome Nick to our Board. He has a strong reputation working with broker networks – experience which is proving invaluable when working alongside and supporting our Agency network.”

Nick Turner, Group Chief Executive

OUR DIRECTORS



JIM MCLAREN MBE, CHAIRMAN

Jim was appointed to the Board in 2012 and appointed Chairman in 2019. He is also Chair of the Nomination Committee, and previously Chaired the Remuneration Committee.

He served as President of NFU Scotland from 2007 to 2011, having served as Vice President in 2006. Jim was Chairman of Quality Meat Scotland Limited from 2012 to 2019 and is a former Director of Scotland's Rural College. Jim is a mixed beef and arable farmer from Perthshire in Central Scotland and a Fellow of the Royal Agricultural Societies.



ROSS AINSLIE, NON-EXECUTIVE DIRECTOR

Ross was appointed to the Board in 2021. A Fellow and former Council member of the Faculty of Actuaries, he has over 30 years' experience in the insurance industry. After working at Scottish Provident and at reinsurer Gen Re, he became Managing Director of Bright Grey and Scottish Provident in 2009. He is a Non-Executive Director of Longevitas, an actuarial software provider, and has been a member of the Standard Life With-Profits Committee since 2013.



**NICK TURNER,
GROUP CHIEF EXECUTIVE**

Nick was appointed NFU Mutual Group Chief Executive in April 2021 and is responsible for managing the Group business. He was appointed to the Board in 2013 and was previously Sales and Agency Director where he led the growth of the General Insurance and Life businesses. Nick joined NFU Mutual from AXA where he was Managing Director, Intermediary & Partnerships – Personal Lines. His career spans more than 35 years, largely in the fields of Life and Wealth Management. Nick is a former President of the Chartered Insurance Institute and was previously President of the Personal Finance Society.



**JON BAILIE,
NON-EXECUTIVE DIRECTOR**

Jon was appointed to the Board in 2018 and is Chair of the Board Investment Committee and of the board of NFU Mutual Unit Managers Limited. He has extensive investment management experience, having held senior positions at Pioneer Investments, AXA Investment Managers and Russell Investments. He is a Non-Executive Director of Openwork Wealth Management, a former Board member of the Pensions Infrastructure Platform and was previously Chairman of the Management Committee of Pantheon Ventures, a global private equity business.

OUR DIRECTORS



**STEVE BOWER,
CUSTOMER SERVICES DIRECTOR**

Steve became a Director in 2010 and is responsible for General Insurance Customer Services, which includes Underwriting, Claims and Re-insurance, at our Head Office and our seven regional centres. Steve's career at NFU Mutual spans three decades and during that time he has held a variety of roles including Sales Manager, Regional Manager and Chief Manager-Life Services.



**BRIAN DUFFIN OBE,
NON-EXECUTIVE DIRECTOR**

Brian was appointed to the Board in 2014. He is Senior Independent Director, Chairs the With-Profits Committee and is Chairman of the Trustee of the Group's Staff Retirement Benefit Scheme. Brian was Group Chief Executive of Scottish Life and an Executive Director of Royal London Group. He is Chairman of Scottish Equitable Policyholders Trust, Aviva's With-Profits Committee, the Church of Scotland Investors Trust and is a Trustee of the Baillie Gifford Staff Pension Scheme.



**ALI CAPPER,
NON-EXECUTIVE DIRECTOR**

Ali was appointed to the Board in 2018 and is Chair of the Remuneration Committee. She is a member of NFU National Horticulture and Potatoes Board, a Director of the Oxford Farming Conference, the British Hop Association, Wye Hops Limited and Wye Fruit Limited, Executive Chair of British Apples and Pears and is a Nuffield Scholar. She is a previous Board member of Cargill Growers Association. Before becoming a partner with her husband Richard at their farm, Ali worked in advertising for 16 years where she progressed to Client Services Director.



**ALAN FAIRHEAD,
NON-EXECUTIVE DIRECTOR**

Alan was appointed to the Board in 2020 and is Chair of the Board Risk Committee. A Chartered Insurer and Fellow of the Chartered Insurance Institute, he has over 40 years' domestic and international General Insurance experience in underwriting and operational management. After a career spanning 21 years at Guardian Royal Exchange he progressed through Zurich Insurance Group to become CEO of Zurich Specialties London Ltd before becoming Global Chief Underwriting Officer based in Zurich. Alan is Non-Executive Director of Everest Insurance (Ireland) DAC where he is also Chair of their Board Risk Committee.

OUR DIRECTORS



**CHRISTINE KENNEDY OBE,
NON-EXECUTIVE DIRECTOR**

Christine was appointed to the Board in 2014 and is a Trustee of the NFU Mutual Charitable Trust. A partner in her family's beef farm for 30 years, Christine was the Director of Commodities and Food for the UFU and served on its Board. She was a member of the NI Food Advisory Committee and is Chairperson of the NI panel of the Council for Awards of Royal Agricultural Societies. Christine is also a member of the Rural Affairs Committee of the UFU, a Trustee of Donaghadee YFC and is a Director of Countryside Services.



**DAVID ROPER,
NON-EXECUTIVE DIRECTOR**

David was appointed to the Board in 2019. He graduated from Cambridge University with a degree in Music and subsequently trained as an accountant before joining PwC in 1990. He rose through that organisation to become a Director and then a Partner specialising in the financial services sector, working in London, Manchester and Birmingham. He is the Senior Independent Director of Atom Bank and is also Chair of the National Youth Choirs of Great Britain and Deputy Chairman of the City of Birmingham Symphony Orchestra.



**RICHARD MORLEY,
FINANCE DIRECTOR**

Richard joined NFU Mutual in 2011 and was appointed to the Board in 2018. His responsibilities include Financial & Regulatory Reporting, Financial Planning & Analysis, Investments, Property and Procurement. He has held a variety of Finance leadership roles for Thames Water, BNP-Paribas and Lloyds Banking Group. Richard is a qualified accountant (FCMA) and is a Non-Executive Director of The Institute of Agriculture & Horticulture.



**NICK WATSON,
SALES AND AGENCY DIRECTOR**

Nick was appointed to the Board in 2021 as Sales and Agency Director. He brings 30 years of financial services experience, 24 of which have been in insurance – spanning both life and general insurance. Nick joined from AXA, where he was Commercial Distribution and Trading Director, leading their broker distribution and trading strategy in the UK Commercial market - responsible for intermediary marketing, broker development, and the branch network trading performance. Prior to AXA, Nick spent 13 years with Aviva in both the UK and Europe, leading distribution and operations functions within GI and Life divisions. Nick also has experience of the UK broking market having previously led part of the Towergate MGA business and an online wholesale broking business.

DIRECTOR REMUNERATION

NFU Mutual's remuneration policies are designed to attract and retain the management talent needed to run the business successfully. The annual and long-term incentives help to align the total remuneration package directly to the performance delivered for our members and other stakeholders.

Our incentive schemes incorporate a wide range of financial and non financial measures which are aligned to the Company's long-term business strategy and these schemes enable all staff to share in the success of the Company.

NFU Mutual delivered a healthy set of results in 2021. During another challenging year we continued to stand by our customers when they needed us the most. The Group also performed well in the range of important non-financial performance indicators, and this is reflected in the incentive plan outcomes.

Approval will be sought at the AGM for Non-Executive Directors' fees, relating to a 12-month period ending 31st May 2023, not exceeding £820,000. These fees are to be allocated, at the Board's discretion, between the Non-Executive Directors serving during that period.



Further details of our remuneration policy can be found on our website – nfumutual.co.uk/agm



To view NFU Mutual's Gender Pay Gap Report visit – nfumutual.co.uk/about-us



We have continued to prioritise both the physical and mental wellbeing of our employees and achieved 'World Class' status in the annual Gallup Employee Engagement survey for the seventh year running.



Ali Capper, Non-Executive Director



EXECUTIVE DIRECTORS' TOTAL REMUNERATION

Executive Directors	2021 (£)					2020 (£)			
	Base	Pension ¹	Benefits	Annual Bonus	2019 LTIP	2021 Total	Base	2020 Total	
Nick Turner ²	383,057	57,458	17,664	382,151	207,141	1,047,471	247,459	706,465	
Steve Bower	253,824	38,074	14,939	176,414	179,342	662,593	245,484	693,687	
Richard Morley	293,236	43,985	14,431	206,287	180,198	738,137	267,547	679,016	
Nick Watson ³	138,429	16,611	7,807	116,454	49,453	328,754	-	-	
Lindsay Sinclair ⁴	178,868	23,524	9,437	150,973	516,642	879,444	620,036	2,259,503	

¹ Cash allowance in lieu of company pension contribution. ² Became Group Chief Executive 1 April 2021.

³ Appointed Sales & Agency Director 24 May 2021. ⁴ Retired 31 March 2021

NON-EXECUTIVE DIRECTORS' TOTAL FEES AND TAXABLE EXPENSES

Non Executive Directors	2021 Total Fees (£)	Taxable Expenses from 1 st January 2021 – 31 st December 2021	2020 Total Fees (£)	Taxable Expenses from 1 st January 2020 – 31 st December 2020
Ross Ainslie ¹	56,042	2,084	-	-
Jon Bailie	80,375	1,070	75,375	946
Ali Capper	73,307	-	66,875	-
Brian Duffin	99,700	2,285	87,375	3,149
Alan Fairhead	78,000	1,457	8,917	501
Christine Kennedy	73,625	2,258	72,375	3,079
Jim McLaren	198,750	6,446	179,563	5,596
David Roper	77,500	-	63,803	-

¹ Appointed to the Board 1 March 2021.

2021 Total Fees includes fees for Chairing and membership of Board Committees, and Directorships of other NFU Mutual Group Companies.

EXECUTIVE COMMITTEE

The Executive Committee, led by our Group Chief Executive, is responsible for managing the Group's operations and delivering the Group's strategic objectives and commercial strategy.

The team is made up of four Board members alongside four non-Board Directors responsible for key areas within the business.

Our Executive Committee Board members are:

	Nick Turner, Group Chief Executive
	Steve Bower, Customer Services Director
	Richard Morley, Finance Director
	Nick Watson, Sales & Agency Director

Full profiles can be found within the 'Our Board' pages of this booklet.

Our Executive Committee non-Board members are:



IAIN BAKER, RISK DIRECTOR

Iain joined NFU Mutual in 2004. He is responsible for all risk activities across the Group, including managing the relationship with our regulators, ensuring that Board members understand the company's risk profile and providing them with assurance that the company continues to operate within its agreed risk appetite. He is also responsible for managing the Group's solvency position.



GINA FUSCO, STRATEGY & MARKETING DIRECTOR

Gina joined NFU Mutual in 2011. Her career has centred on strategy, marketing and product development. Previous roles include Head of Saving, Investments & Banking at Abbey National, Head of Advertising at Barclays and she was a founding director of ING Direct UK. Gina is Chair of ICMIF's Intelligence Committee and Chair of the Farm Safety Foundation. As Director of Strategy & Marketing, Gina is responsible for Strategy, Propositions, Marketing, Internal Communications and Reputation across the Group.



TRISHA JONES, HR DIRECTOR

Trisha joined NFU Mutual in 2010 and is responsible for Human Resources, Learning and Organisational Development, and Group Strategic Change. Trisha leads on talent management, employee engagement, leadership development, strategic workforce planning, change leadership and organisational development.



TIM MANN, IT DIRECTOR

Tim joined NFU Mutual in 2010 and has overall responsibility for the leadership of our IT Division, including Cyber Security operations. Tim spent 13 years at Skandia Life. He started out as Skandia's Head of IT in 1997, becoming IT Director in 2000 and Customer Services and Technology Director in 2006.

OUR 2022 AGM

Our 2022 AGM will be held at The British Motor Museum, Banbury Road, Gaydon, Warwickshire, CV35 0BJ at 2.30pm on Wednesday 22nd June 2022.

If you will be attending our AGM, we would be grateful if you could let us know by emailing member_relations@nfmutual.co.uk or calling us on **0800 072 1065**.

Please follow any government advice in relation to the Coronavirus pandemic which may be in force at the date of the AGM.

You can appoint a proxy to vote on your behalf at our AGM. Appointing the Chair of the meeting as your proxy will ensure your vote is counted. You can still attend the AGM if you have appointed a proxy, provided this does not contravene any Coronavirus restrictions in place at the time of the meeting.



To appoint a proxy please visit our website or return your signed proxy form.

For the most up to date information on our 2022 AGM please also visit our website by using this QR code or nfmutual.co.uk/agm

A summary of our Chairman, Jim McLaren's AGM speech will be available on our website from Thursday 23rd June 2022.

NOTICE OF MEETING

Notice is hereby given that the Annual General Meeting of The National Farmers Union Mutual Insurance Society Limited (NFU Mutual) will be held at the British Motor Museum, Banbury Road, Gaydon, Warwickshire, CV35 0BJ at 2.30pm on Wednesday 22nd June 2022 for the following purposes:

1. To receive the annual accounts and the reports of the Directors and the Auditors for the year ended 31st December 2021
2. To re-elect Ross Ainslie as a Director
3. To re-elect Jon Bailie as a Director
4. To re-elect Steve Bower as a Director
5. To re-elect Ali Capper as a Director
6. To re-elect Brian Duffin as a Director
7. To re-elect Alan Fairhead as a Director
8. To re-elect Christine Kennedy as a Director
9. To re-elect Jim McLaren as a Director
10. To re-elect Richard Morley as a Director
11. To re-elect David Roper as a Director
12. To re-elect Nick Turner as a Director
13. To elect Nick Watson as a Director
14. To fix the remuneration of the Directors
15. To approve the Directors' Remuneration Report, as set out in the Annual Report and Accounts, for the year ended 31st December 2021
16. To appoint Deloitte LLP as auditors for the financial year ending 31st December 2022
17. To authorise the Directors to fix the auditors' remuneration

and for the purposes of any other business which may properly come before the meeting.

By Order of the Board, JD Creechan, Company Secretary 27th April, 2022.

Notes

1. The annual accounts and the reports of the Directors and the Auditors for the year ended 31st December 2021 are available on NFU Mutual's website www.nfumutual.co.uk, or can be obtained by a member by ringing 0800 072 1065 or by writing to the Company Secretary, NFU Mutual, Tiddington Road, Stratford-upon-Avon, Warwickshire, CV37 7BJ.
2. A member entitled to attend, speak and vote at this meeting may appoint any person as their proxy to attend, speak and vote on their behalf at the meeting.
3. A copy of this notice of meeting will be available on NFU Mutual's website at www.nfumutual.co.uk/agm from the date of this notice until the conclusion of the meeting.

The National Farmers Union Mutual Insurance Society Limited (No.111982).

Registered in England. Registered Office: Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ.

SOCIAL CHANNELS

You can also reach us through our various social media channels. We're always interested to know what you're thinking.



@nfum



NFU Mutual



nfu-mutual



For more information visit:

nfumutual.co.uk/agm

Our privacy policy has been updated. To find out more about how we use your personal information and your rights, please go to:
nfumutual.co.uk/privacy

If you'd like this document in large print, braille or audio, just contact us.

If you're hard of hearing or deaf, or you have difficulty with your speech, you can contact us by using the Relay UK app on your smartphone or tablet, or by dialling 18001 before our number on your textphone.

We're committed to supporting our customers, whatever your circumstances or needs we're here to help.



FU Mutual

The National Farmers Union Mutual Insurance Society Limited (No.111982). Registered in England. Registered Office: Tiddington Road, Stratford-upon-Avon, Warwickshire CV37 7BJ. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For security and training purposes, telephone calls may be recorded and monitored.

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