

DEAR MEMBER



Jim McLaren
Chair

We focus on being an insurance company our members can rely on. Through our network of over 280 agency offices and UK-only call centres, in 2025 we continued to help our customers get back on their feet - repairing vehicles, restoring homes, and getting farms and businesses back up and running.

We also continued to recognise and reward member loyalty through our Mutual Bonus, providing premium savings of up to 10.5% to renewing General Insurance customers.

For more than a century, our members have trusted us to be there when they need us. Maintaining that commitment requires a strong financial foundation and in 2025, the Group delivered a profit driven largely by the positive performance of our investment portfolio. This growth strengthens our financial position and ensures we can continue fulfilling our core purpose: paying claims and supporting our members.

Our heritage continues to shape our deep connection to the farming community and throughout another challenging year, our agency network and Financial Advisers have been on hand to help farmers preserve what's important.

We understand the importance of quality protection, trusted relationships, and reliable service but also recognise that our role stretches beyond insurance. You can read some of the ways we have supported our communities in our Responsible Business Report using the QR code overleaf.

NFU Mutual's purpose and values remain the foundation of our work, guiding our continued commitment to members and the rural communities we proudly serve. I'd like to personally thank every member for choosing NFU Mutual - the relationships we build together remain at the heart of who we are.



Jim McLaren, Chair



2025
Which? Insurance Brand
of the Year



£236m
Mutual Bonus savings
to members



£1.4bn
paid in claims



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RESPONSIBLE BUSINESS



Scan the QR code to go directly to our Responsible Business report

We are committed to protecting rural lives and livelihoods. In 2025, we were proud to make meaningful differences to the communities we serve. Here are a few of our actions:



£4m

donated to local and national causes, including £2.33m distributed via the Agency Giving Fund to 286 local charities delivering frontline services to rural communities.



Over £557,000

invested towards flood-resilient repairs to support customers affected by flooding.



More than £540,000

invested in initiatives aimed at tackling rural crime, which includes the installation of new Automatic Number Plate Recognition (ANPR) cameras in high impact locations across the UK.



3,400

young farmers trained through The Farm Safety Foundation, and NFU Mutual also contributed £9.1m in voluntary donations to the UK farming unions.



To reduce paper usage, we haven't sent you a supporting AGM booklet this year.

Scan the QR code or visit nfumutual.co.uk for more information about our 2025 performance, including a video from Group Chief Executive, Nick Turner and Customer Services Director, Rachel Kelsall, our 2026 AGM booklet and full Report and Accounts.

Would you like a paper copy of our 2026 AGM booklet?

Please call our automated service on **0800 884 0705** and have your two voting codes to hand. Voting code part 1 comprising eight digits, and voting code part 2 comprising four digits can be found on the front of your voting form. We will endeavour to send this to you before **AGM voting closes at 2.30pm on Tuesday 23rd June 2026**.

Please note that booklet requests received after 2.30pm on **Friday 29th May 2026** may not arrive by post before voting closes.



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