



INITIATIVES WE'VE BEEN AT THE HEART OF IN 2016





LOOKING AFTER OUR MEMBERS

We are proud to deliver more than simply insurance

Our rural heritage is at the core of what we do and we know that rural crime is a big concern for our members. We've continued our work with the police, farmers and local groups around the UK to **fight rural crime**, investing almost £675k to prevent agricultural vehicle crime. This partnership approach has helped cut the value of tractor theft by almost half since 2010.

In addition, we've provided £50,000 to the Scottish Partnership Against Rural Crime and funded schemes like the Lancashire Livestock Initiative, which works to identify and care for stolen livestock.



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The partnership approach is becoming a deterrent for the criminals in the first place... and importantly, is also seeing kit returned to where it belongs.

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James Genever, Lincolnshire Farmer

Keeping young drivers safe is also a priority. We've partnered with Drive Doctors to help change driver attitudes to road safety and reduce accidents. More than 1,100 young farmers have now taken our advanced driver training course.

As the insurer of three quarters of the UK's farmers, we're very aware of the financial difficulties farmers face and work with our union partners to help. In 2016, we donated over £7m to the National Farmers' Unions to help them look after their members and campaign on their behalf in Westminster and Brussels.



HELPING TO PROTECT THE ENVIRONMENT

Our innovative approach is working towards a more sustainable future

We're recycling furniture to save lives. Our commitment to sustainable communities has led to a

commitment to sustainable communities has led to a partnership with the British Heart Foundation (BHF)

and ServiceMaster Clean. We stop some of the furniture we replace from insurance claims from going to landfill by donating it to BHF shops. This has the double impact of helping to protect the environment and funding life saving heart research.



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Appleby was the first town to take part in this initiative. I'm so proud to work for an organisation that goes the extra mile. Preventing landfill by re-using furniture that's beyond economical restoration to benefit a charity and the wider community makes perfect sense. It's a win-win situation.

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Amanda Wallbank, Appleby Branch Agent

We're committed to saving energy and reducing

waste. We ensure items such as desks and chairs are re-used where possible across the business, or donated to nearby schools and local charities. Our energy consumption reduced by 3% and Stratford Head Office business waste fell by 3 tonnes.

We're committed to helping people live sustainably. We've enabled more members to start using renewable energy, such as anaerobic digesters, biomass boilers and wind turbines.



CHAMPIONING RURAL COMMUNITIES

How we are helping the countryside prosper

Relieving poverty, advancing education and research into agriculture and promoting the UK

countryside are just some of the key issues The NFU Mutual Charitable Trust supports. Its donations have helped important initiatives to make a difference in places where it matters – enabling the education of

thousands of children and changing the lives of many others.
The Charitable Trust has donated more than £3 million in the last 11 years and in 2016 helped 16 different organisations to progress their work.



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Children who struggle in the classroom are given the chance to flourish in the farming environment. Those who are naturally quiet have blossomed and opened up during their farm visit.

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Teacher, Aylesbury, Buckinghamshire

In 2016, our award-winning Farm Safety Foundation delivered its unique 'Introduction to Farm Safety' course to 1,150 agricultural students in 19 colleges. It also engages with Young Farmers' Clubs and manages the National Farm Safety Week campaign, with the aim of reducing accidents and fatalities on farms.

In 2016, NFU Mutual's Community Giving Fund donated almost £12,000 to 70 charities and community groups, from mountain rescue teams to hospices and sports clubs to play areas across the UK.

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VALUING OUR PEOPLE

How we engage our employees to work with passion, commitment and trust

The Gallup Great Workplace Award is given in recognition of organisations who 'lead the world in creating a culture of engagement'. This year, NFU Mutual was one of only two winners from the UK. The award measures the connection our employees feel with work and our company, benchmarking the

business against competitors worldwide. At the same event, we also received Gallup's Customer Champions Excellence award, in recognition of the consistently first class service levels our employees provide. The credit for both these awards and what they signify is shared by all NFU Mutual employees.



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I know that engagement occurs team by team and individual by individual, and that every one of our employees plays a daily role in making our workplace engaging for all.

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Lindsay Sinclair, NFU Mutual CEO

Together with our partners and staff, we've raised over £1 million for our corporate charities
Guide Dogs, Make a Wish Foundation UK and
Macmillan Cancer Support.

Our people set us apart, which is why we continually invest in their training: in 2016, our employees benefitted from 7,402 days of training.

INSURANCE IS JUST THE START

WE BELIEVE IN MUTUALLY BENEFICIAL RELATIONSHIPS FOR ALL

NFU Mutual is the leading insurer for the rural community. Our roots in farming and the British countryside go back to 1910 and we're an integral part of those communities. But that's only part of the story.

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We're at the heart of delivering many projects and initiatives designed to support our communities. We work closely with the farming unions, the police and other partners to achieve our goals and make a positive difference.

To find out more, please go to the **About Us** section on our website.



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NFU Mutual

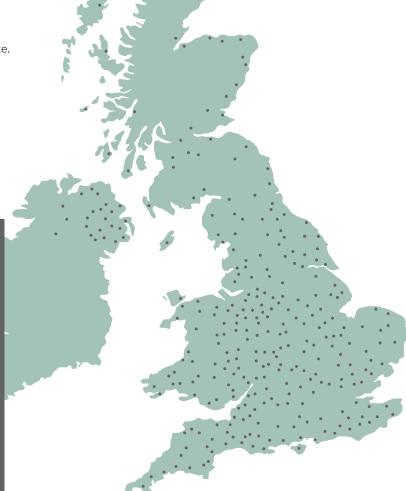


NFU Mutual



300

agency offices in towns and villages across the country, we're on hand, at the heart of your community.







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Business in the Community is the Prince's Responsible Business Network.

Members, including NFU Mutual, work together to tackle a wide range of issues that are essential to building a fairer society and a more sustainable future.

