

NFU MUTUAL'S RESPONSIBLE BUSINESS REPORT: UNDERSTANDING OUR METRICS

NFU Mutual is committed to clear and transparent reporting against its Responsible Business Strategy. In our 2026 Responsible Business Report, our progress pages set out our one-year and longer-term aims, as well as our performance across the 2025 calendar year.

This document gives further information on key data collection processes, as well as sharing survey methodologies and response rates, so we can offer our audiences reassurance on the robust and accurate nature of our reporting.

Performance rating key

In our 2026 Responsible Business Report, we have included 'at a glance' performance ratings against each of the targets disclosed in the Targets and Progress appendix. This gives readers a quick indicator of how NFU Mutual is performing against each measure.

Targets have been rated 'achieved' when the 2025 target has either been equalled or exceeded.

A 'less than 3% below target' symbol has been used to show where a target has been missed by a marginal amount. This symbol indicates that the result is within the accepted performance threshold for NFU Mutual's responsible business reporting and that target owners still expect future performance to meet 1-year and longer-term aims.

A 'more than 3% below target' symbol has been introduced to show where a target has been missed by a more significant margin. Context for why the target has been missed and any actions to address the shortfall moving forwards has been included in these instances.

New targets, where there was no 2025 target to show performance against, are marked with a 'new target' symbol.



Survey methodologies

Customer Survey

Key research objectives

- To understand the perception of NFU Mutual's Responsible Business Strategy by customers.
- Capture data relating to NFU Mutual's Responsible Business Strategy to inform future approach and enable accurate reporting.

Method

- The survey was conducted online through our external, expert research provider, Human8. Survey completion was optional and responses were anonymised before being shared with NFU Mutual.
- The survey was designed to allow repeat annual tracking of NFU Mutual's performance against its responsible business performance indicators and targets.
- The survey was sent out via email and invited responses from customers across all product types and demographics.
- To support participation, customers were offered entry into a prize draw featuring low-value incentives. Incentives were allocated at random, applied consistently across the survey population, and were not linked to the nature of responses provided. This approach is designed to minimise the risk of response bias.
- The research period ran from Monday 27th October 2025 to Tuesday 18th November 2025. The response window was agreed to give customers a broad opportunity to take part.

Response summary

- The total base sample for the survey was 4,195 customers.
- Responses included representation of:
 - All age ranges: under 35, 35-55, 55-74, 75+.
 - Customers resident to all regions of the UK.
 - Policyholders for each top level NFU Mutual product line (General Insurance, Farming Insurance, Commercial Insurance).
 - Customers serviced through both NFU Mutual's network of agency offices and through Mutual Direct.
- Where NFU Mutual gives a sentiment specific to customers in farming-related occupations, the response base was 718.

Employee Survey

Key research objectives

- To understand the perception of NFU Mutual's Responsible Business Strategy by employees.
- Capture data relating to NFU Mutual's Responsible Business Strategy to inform future approach and enable accurate reporting.

Method

- The survey was conducted online through our external, expert research provider, Human8. Survey completion was optional and responses were anonymised before being shared with NFU Mutual.
- The survey was designed to allow repeat annual tracking of NFU Mutual's performance against its responsible business performance indicators and targets.
- The survey was sent out via email to NFU Mutual's entire employee base. The survey was also advertised across a range of other internal communications channels to encourage a broad uptake.
- To encourage participation, employees were offered entry into a prize draw featuring low-value incentives with a social or charitable purpose, including charitable donations made on behalf of selected participants. Incentives were allocated at random, applied consistently across the survey population, and were not linked to the nature of responses provided. This approach is designed to minimise the risk of response bias.
- The research period ran from Monday 27th October 2025 to Tuesday 18th November 2025. The response window was agreed to give employees a broad opportunity to share their views.

Response summary

- The total base sample for the survey was 672 employees.
- Results included responses from:
 - Each division of NFU Mutual's company structure.
 - Each regional office base, as well as full-time home workers.

Agents Survey

Key research objectives

- To understand the perception of NFU Mutual's Responsible Business Strategy by NFU Mutual Agents.
- Capture data relating to NFU Mutual's Responsible Business Strategy to inform future approach and enable accurate reporting.

Method

- The survey was conducted online through our external, expert research provider, Human8. Survey completion was optional and responses were anonymised before being shared with NFU Mutual.
- The survey was designed to allow repeat annual tracking of NFU Mutual's performance against its responsible business performance indicators and targets.
- The survey was sent out via email to NFU Mutual's network of Agents. The survey was also advertised across a range of other agency communications channels to encourage a broad uptake.
- To encourage participation, Agents were offered entry into a prize draw featuring low-value incentives aligned to social or charitable purposes, including charitable donations made on behalf of selected participants. Incentives were allocated at random, applied consistently across the survey population, and were not linked to the nature of responses provided. This approach is designed to minimise the risk of response bias.
- The research period ran from Monday 27th October 2025 to Tuesday 18th November 2025. The response window was agreed to give Agents a broad opportunity to share their views.

Response summary

- The total base sample for the survey was 96 NFU Mutual Agents.
- Results included responses from NFU Mutual Agents based in agency offices across each region of the UK.

Gallup Q12 Employee Engagement Survey

For full information on the Gallup Employee Engagement survey (Q12), please [click here](#). In 2025, NFU Mutual received 4,387 responses to its Gallup Q12 Employee Engagement survey.

Employee Volunteering Survey

The feedback survey for NFU Mutual's Employee Volunteering Programme is shared following each volunteering day to all participating employees. Our 2025 employee volunteering sentiment results are based on 408 responses to this optional survey.

Supporting information on our data collection and activity

Emissions data

For full information on our emissions performance, please [click here](#) to view NFU Mutual's climate change disclosures. This document fulfils our legislative climate change reporting requirements, explaining how we are identifying and responding effectively to material risks of climate change.

Women in Finance

For full information on our targets and performance as part of our commitment to the Women in Finance Charter, please [click here](#).

Flood-resilient repairs

Our reported flood-resilient repairs contribution reflects the total value of costs covered on eligible claims closed within the 2025 calendar year. The figure captures only amounts confirmed and paid through the claims process during the reporting period. It does not represent the full potential availability of support, nor contributions associated with claims that remain open at year end.

Our calculation of the percentage of relevant home claim settlements that include flood-resilient repairs considers claims with building repair costs exceeding £10,000, excluding the cost of any flood resilience measures.