

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 2025 Responsible Business Report, our progress pages set out our one-year and longer term aims, as well as our performance across the 2024 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 2025 Responsible Business Report, we have introduced '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 2024 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 2024 target to mark 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 FlexMR
- 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
- A prize draw incentive was offered to encourage as many customers as possible to share their views
- The research period ran from Monday 4th November 2024 to Monday 25th November 2024. The response window was agreed to give customers a broad opportunity to take part.

Response summary

- The total base sample for the survey was 4,564 customers
- Responses included representation of:
 - All age ranges: 18-24, 25-34, 35-44, 45-54, 55-64, 65-74, 75-84, 85+
 - 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 930.

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 FlexMR
- 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
- A charitable giving incentive was offered to encourage as many employees as possible to share their views, with £2.50 pledged to charity per submitted response
- The research period ran from Monday 4th November 2024 to Monday 25th November 2024. 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 599 employees
- Responses included representation of:
 - Employees across all divisions of NFU Mutual's company structure
 - Employees across all regional office bases, 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 FlexMR
- 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
- The research period ran from Monday 4th November 2024 to Monday 25th November 2024. 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 90 NFU Mutual Agents
- Responses included representation of NFU Mutual Agents based in agency offices across all regions of the UK.

Gallup Q12 Employee Engagement Survey

For full information on the Gallup Employee Engagement survey (Q12), please [click here](#). In 2024, NFU Mutual received 4,055 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 2024 employee volunteering sentiment results are based on 338 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 2024 flood resilient repair contribution total is based on costs covered on claims closed within the 2024 calendar year.

NFU Mutual will pay up to £5,000 towards the costs that an insured incurs to install flood resilience measures as part of the repair or replacement of their building after suffering damage caused by flood, provided that:

- The cost to repair or replace the buildings, excluding the flood resilience reassures, is greater than £10,000
- The insured has our prior consent and approval which we will decide during the claims process.