

What is the mutual advantage?

Jo Lumani, Head of Reputation, NFU Mutual.

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A little bit about me...

- **Head of Reputation at NFU Mutual**
- **Specialist in crisis communications**
- **Group lead on external communications and reputation management**



Our DNA

- **Founded by Farmers in 1910**
- **Mutuality means more than insurance. The strong sense of responsibility to our customers and wider society for the long-term, has been essential from the very start**
- **Doing the “right thing” comes naturally in all areas of the business and our mutual status enables us to do so**





A mutual

Or NFU Mutual

NFU Mutual: Why are we different?

As a mutual, NFU Mutual does not operate to maximise profit but to sustainably deliver products and services that are valued by members

Deliver value

- Offer members the valued products and services they need

Build long term relationships

- Develop relationships and understand our members' needs

Always be there

- Sustain our business for current and future generations of members

Support our communities

- Make a difference to people's lives

Responsible Business – what do we mean?



Social – CSR / responsible business approach



Our responsible business strategy is aligned to NFUM's corporate strategy and includes an overall vision and targeted outcomes.



An assessment framework captures market reflective responsible business themes which are prioritised to support delivery of our long-term business objectives.



RB strategy, themes and actions are reviewed annually.

NFU Mutual CSR / responsible business strategy on a page



OUR AMBITION: “As part of the very fabric of rural life, at NFU Mutual we are committed to making positive impacts for our members, for farming and rural communities, and for the environment”

 <p>OUR MEMBERS</p>	 <p>CHAMPIONING RURAL LIVES</p>	 <p>THE ENVIRONMENT</p>
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NFUM



OUR PEOPLE

We work hard to create an environment where our employees have the opportunity to further develop their skills and flourish, where they are engaged and empowered to make a difference.

OPERATING OUR BUSINESS RESPONSIBLY

...and as an organisation we commit to doing business the right way

Our Members



Championing Rural Lives

- Making farming safer
- Helping communities thrive
- Supporting education & social welfare projects



The environment

- Recycling metal, rubber & plastic from damaged vehicles
- Reducing single use plastic
- Supporting diversification into renewables
- Improving energy efficiency



Our People

- Support for staff throughout the pandemic
- Voted number 1 for graduates in the banking & finance sector*
- Over 80 apprenticeship starts across the business
- Employment & training opportunities for everyone
- Extensive employee volunteering programme

*for companies with a smaller graduate intake (less than 30 per year)



COMMUNICATION

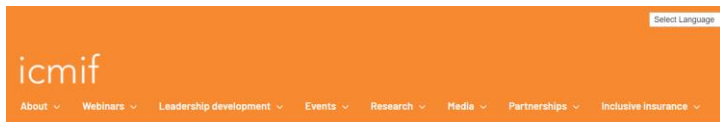


NFU Mutual is a different kind of financial business. As a mutual, we have no shareholders to generate profits for. We're here for our members, and it's our job to be the type of business they'd like us to be.

Through talking to them, we know that means acting responsibly, always doing the right thing, and making a positive difference – for the good of our members, our neighbours and our communities.

We're proud to deliver more than simply insurance. Educating young drivers, making farming safer, tackling rural poverty and enabling sustainable living are just some of ways we do that.

 Responsible Business Report 2020 [PDF: 675KB] [Download >](#)



NFU Mutual's Responsible Business Report highlights life changing rehabilitation approach to catastrophic injury

8 April 2021



In its new *Responsible Business Report*, launched this week, ICMIF member *NFU Mutual* (UK) looks back at some of its 2020 support initiatives. These include GBP 1m of local frontline charity funding through the Agency Giving Fund, efforts to tackle rural crime, training for young drivers and support for the Farm Safety Foundation's physical and mental health campaigns.

The report also highlights NFU Mutual's highlights life changing rehabilitation approach to catastrophic injury. In the report, readers will learn how a 33-year-old engineer and father-of-one, who suffered a devastating crush injury at work, has expressed his gratitude for the 'monumental difference' made by NFU Mutual's rehabilitation programme.

Ben Amis (pictured), whose leg was amputated below the knee following the accident, has since been fitted with a custom-made prosthetic. His rehabilitation included consultant reviews, physiotherapy, hydro-therapy and neurological support. This has enabled him to return to work, starting his own company.

Latest news



Länsförsäkringar reaches over SEK 17 billion in sustainability-oriented bonds in its life and insurance portfolios

[Read more](#)



NFU Mutual gives free driving confidence sessions to 1,000 customers

[Read more](#)



Willis Re Reinsurance Report: 7% growth in global reinsurance capital, with signs of

Mutual Voice Research on the Responsible Business Report (Mar 2021)



61% of customers claim they would be more likely to renew as a result of the report

I'm much more likely to renew	27%
I'm quite likely to renew	34%
It makes no difference	37%
I'm less likely to renew	1%
I'm much less likely to renew	1%

61% more likely to renew

Mutuality remains the differentiator

