**Farmer Mutual Group (FMG) – Future Proofing for 100 years.**

https://www.fmg.co.nz/

FMG has been an important part of the New Zealand farming landscape for over 100 years. We are a mutually owned insurer that was formed to help rural New Zealanders protect their farms and livelihoods.

In the early 1900s farmers didn’t have much choice when it came to insurance cover. The only option was English owned tariff companies who didn’t understand the risks and challenges faced by rural New Zealanders – they also charged like wounded bulls and sent profits offshore.

In true pioneering style, a group of farmers got together to challenge the status quo and in 1905 the first Farmers Mutual Associations were formed in Otago, Wellington, Taranaki and Hawke’s Bay. Like most good ideas it soon caught on. More mutuals sprung up around the country and a new era of rural insurance was born.

In the ‘70s the mutuals started combining to form even stronger organisations that could offer more products, and in 1978 Farmers’ Mutual Group was established from a base in Palmerston North.

Today, we’re still 100% New Zealand owned and employ over 450 people across New Zealand, helping Kiwis to manage their risk every day.