



NFU Mutual



**PERSONAL
STAR**
your guide





INTRODUCTION

What are the qualities we look for in people working at NFU Mutual?

NFU Mutual is very much a “people business” and it’s the relationships we have with our customers, both internal and external, which set us apart from the competition.

Supporting our people in reaching their full potential, encouraging the right behaviours and developing their “star” qualities, are all essential to achieving our three long-term objectives of:

- ☆ Being a great company to do business with
- ☆ Being a great place to work, and
- ☆ Delivering sustainable, profitable growth

We’ve therefore developed the Personal Star to help you to focus on the five qualities which we’d like our people to live and breathe every day: Business Focus; Delivers Results; Executes Successfully; Customer Focus and Personal Effectiveness.

These personal qualities have been developed to complement the Leadership Star, which describes the attributes and behaviours we want all of our leaders to aspire to. Together, the Personal Star and the Leadership Star provide a more focused and robust structure for our Managing

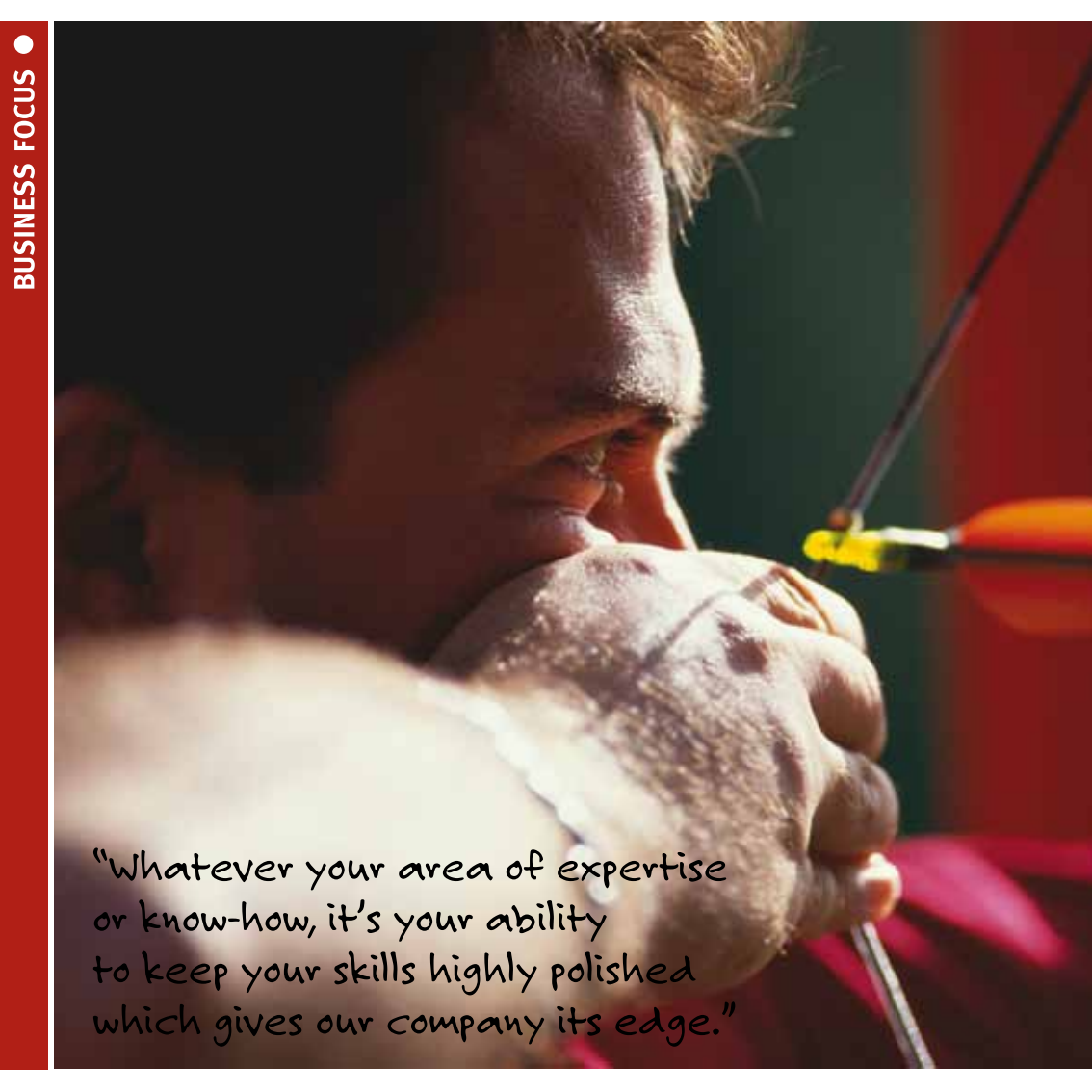
Achievement process, replacing our previous competency framework.

Adopting these qualities will not only help you perform your job to the best of your abilities, but they will also form a fundamental part in any discussions around career development opportunities and succession planning.

By building on your strengths and taking personal responsibility for any areas of development, you will be able to shape your career with NFU Mutual and make a positive contribution to the long-term success of the business. This guide gives you an overview of what the Personal Star involves - but this is only the beginning. While the Company will give you as much guidance and support as possible, the rest is down to you...

I wish you well with your personal journey and look forward to hearing about your successes.

Trisha Jones
HR Director



"Whatever your area of expertise or know-how, it's your ability to keep your skills highly polished which gives our company its edge."




BUSINESS FOCUS

It's important that we all understand the issues which influence both our individual and NFU Mutual's performance. We all make a vital contribution to our team's and the Company's success, through our technical abilities, professional knowledge and business skills.

HOW DO I BECOME BUSINESS SAVVY?

- ☆ Understand how your contribution, your department's contribution and the overall success of the Company are linked.
- ☆ Recognise the importance of insurance and the services we provide, so you can promote the Company, and understand the importance of Corporate Social Responsibility.
- ☆ Keep up-to-date with the latest Company news.
- ☆ Use business communication skills effectively (e.g. IT, business writing, presenting, etc) to convey the right level, quantity and quality of information.
- ☆ Maintain and use the required technical and professional expertise to fully achieve the requirements of your role.



"NFU Mutual operates in a sector where technical expertise, professional knowledge and integrity are paramount."



DO YOU HAVE YOUR FINGER ON THE PULSE?

The success of our Company is built on our people. This is especially true since NFU Mutual operates in a sector where technical expertise, professional knowledge and integrity are paramount.

Keeping this knowledge up-to-date and being accomplished in the technical aspects of our roles is vital if we are to deliver sustainable profitable growth. Whatever your area of expertise or know-how, it's your ability to keep your skills highly polished which gives our Company its edge.

But it's not about technical acumen alone – an awareness of NFU Mutual's place in the wider insurance and commercial environment is just as important. Keeping up-to-date with industry and competitor knowledge, and

knowing what is happening in the broader environment, are all important contributors which help our business thrive.

To maximise your personal effectiveness it's important that you find appropriate ways to share your knowledge with others, as well as learning from them. Developing your communication skills is essential to help you inform and influence others effectively.

NFU Mutual's long-term profitability is strongly influenced by the ability of our people to acquire and use their knowledge effectively. By demonstrating a strong Business Focus you will contribute to this long-term goal and help the Company retain and enhance its competitive position in the market-place.

"Being a team player
is about being trusted
and accountable for
our actions."





DELIVERS RESULTS

We should all take responsibility for delivering services and results to agreed quality standards, timescales and budgets. Delivering on promises, working together and supporting each other are vital to achieving common goals and achieving great results for our business.

HOW DO I DELIVER RESULTS?

- ☆ Take personal responsibility for the outcomes required and always deliver on promises made.
- ☆ Understand how your team operates and your role within it. Use this knowledge to create effective working relationships.
- ☆ Identify common ground and objectives as a way of delivering business success.
- ☆ Adopt a problem-solving approach to day-to-day issues in order to improve results and overcome any obstacles.
- ☆ Improve your performance by asking for feedback and reviewing your past performance.



"In high achieving teams it takes many people, working together effectively, to achieve their full combined potential."



WORKING WITH OTHERS

In high achieving teams it takes many people, working together effectively, to achieve their full combined potential.

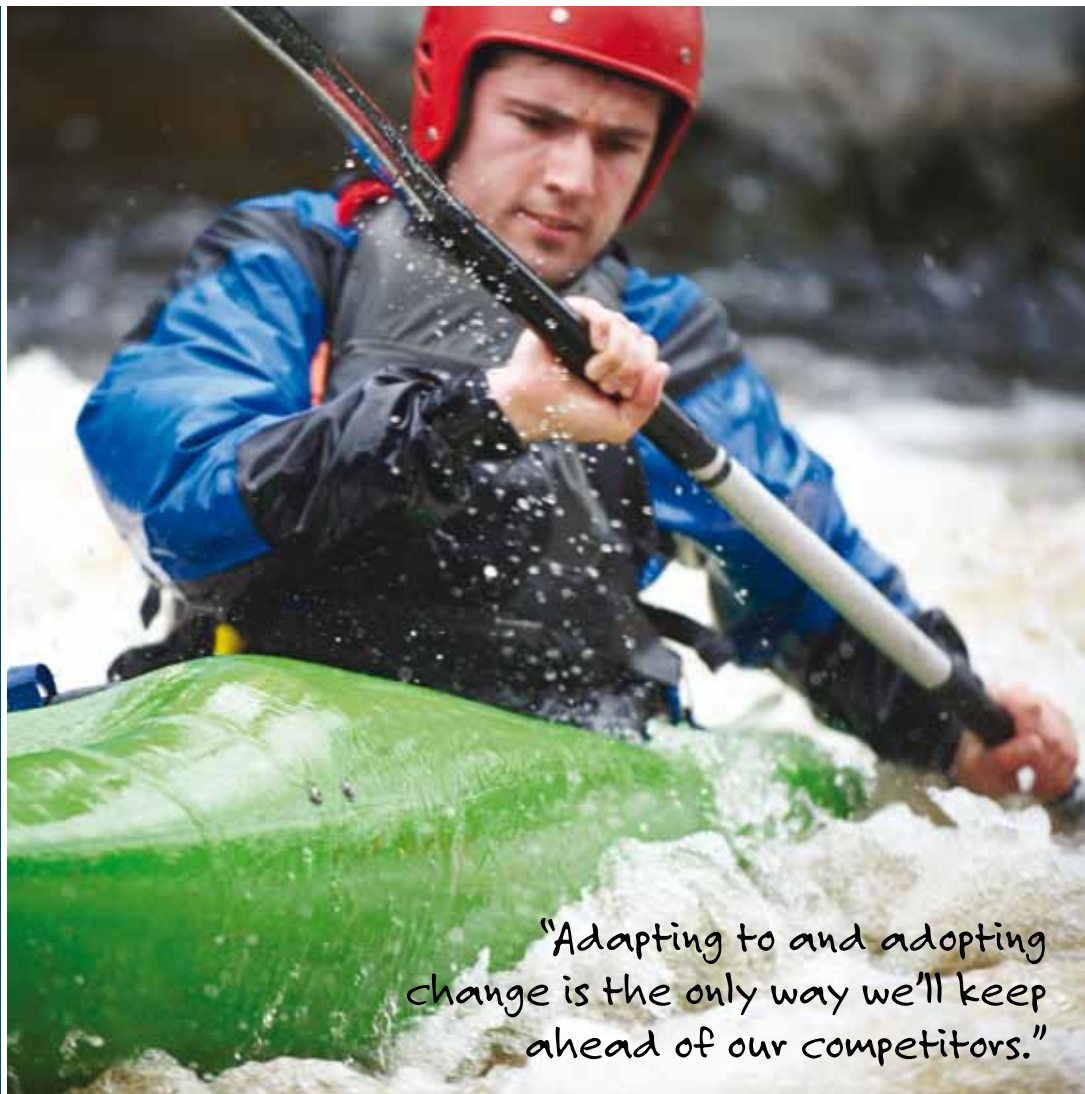
Working together is essential to delivering results and achieving targets. You must therefore understand how your team operates and the part you play in it – i.e. what and how you contribute to the overall outcome required.

Whatever your role, it's important that you fulfil your duties effectively – and that means taking responsibility for your outcomes. If one member of the team isn't contributing effectively then it has an impact on the rest of the team. Others will be depending on you to “do your bit,” so take personal ownership for your work and your

results and make NFU Mutual a great place to work.

And it's not just what you do, but how you do it. To work together effectively over time and build long-term relationships, you need to think about those around you and work with them, rather than against them. Appreciating that everyone has different roles, or may work in slightly different ways, will also help you understand how you can play to one another's strengths, or compensate for each other's weaknesses.

By working together you will deliver far better results than you would if working on your own, and this will help deliver sustainable, profitable growth for both your team and NFU Mutual.



"Adapting to and adopting change is the only way we'll keep ahead of our competitors."



EXECUTES SUCCESSFULLY

Our business undergoes constant change and our people, at all levels, are vital in implementing change effectively. Being proactive, by using initiative and judgement within the regulatory and procedural frameworks of NFU Mutual, improves the quality of our service. Being supportive of and adaptable to change is critical to our organisational success.

HOW DO I EXECUTE SUCCESSFULLY?

- ☆ Understand and use your ability to think beyond the confines of your role, whilst being mindful of the limits of your authority.
- ☆ Make well-informed, considered decisions using information gathered from a range of sources. Use logical as well as creative thinking when considering options.
- ☆ Get involved in change, seek to understand the reasons for it, support and help implementation.
- ☆ Offer ideas for continuous improvement – look for new ways to do things more effectively.
- ☆ Keep up-to-date and operate within business practices, policies and procedures.



"Pass on your ideas for improving customer service and help to make NFU Mutual a great company to do business with."



ONE THING IS ALWAYS THE SAME: THE NEED FOR CHANGE

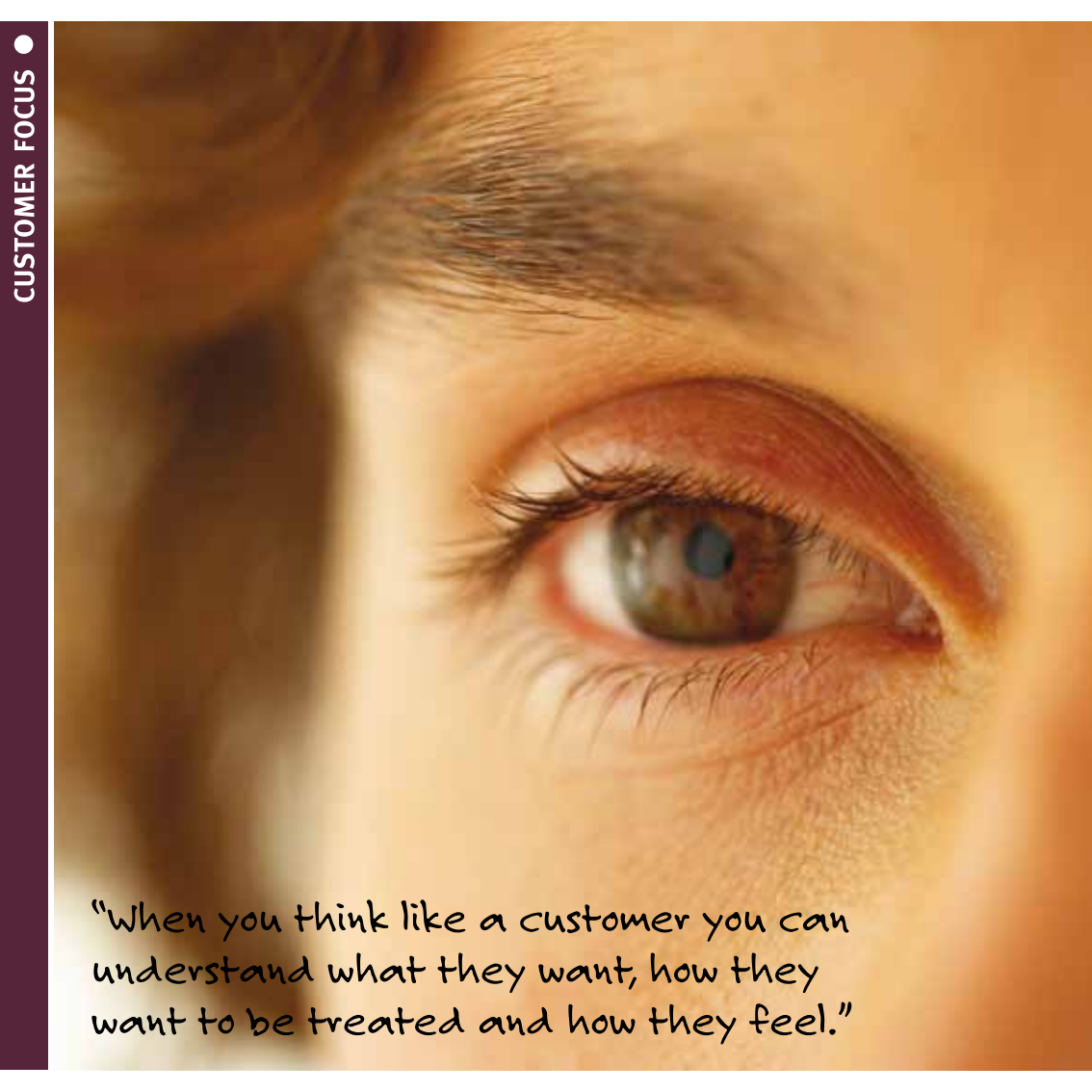
Implementing change effectively makes good business sense.

Nothing stays the same forever, particularly in today's modern business environment. Adapting to and adopting change is the only way we'll keep ahead of our competitors and deliver what our customers need. It's therefore important that we all play our part in ensuring that change works.

Change inevitably means doing things in a different way. This may involve following new practices or policies, but the key to successful change is understanding why it's important. When you know the reasons behind change you're

far better equipped to put it into practice. So take time to ask your manager questions, discuss change with your colleagues and find out how the change will benefit our members and yourself.

Everyone across the Company uses processes and systems every day – so you know if they work well or not. You are therefore the best person to suggest how to do things more effectively, or ways to enhance them. Pass your ideas on so we can keep improving our service and make NFU Mutual a great company for our customers to do business with.



"When you think like a customer you can understand what they want, how they want to be treated and how they feel."



CUSTOMER FOCUS

Our members are central to the success of our business. We are therefore committed to meeting the expectations and requirements of both internal and external customers and should always act with them in mind. We understand the importance of consistently providing a high quality service to customers and appreciate that at NFU Mutual we are ultimately accountable to our members.

HOW DO I ENHANCE MY CUSTOMER FOCUS?

- ☆ Put yourself 'in your customers' shoes' when taking actions which affect them.
- ☆ Work to create strong relationships with customers founded on trust, reliability, respect and consistently high quality service.
- ☆ Actively listen to customers and ask questions to understand their views, needs and expectations. Aim to get it right for them - first time.
- ☆ Address customer concerns, take ownership of their issues, initiate fair and prompt action. Apologise if you ever let them down.
- ☆ Pro-actively ask for, and respond to, customer feedback to improve your performance.

A close-up portrait of a young woman with blonde hair and blue eyes, wearing a black headset. She is smiling warmly at the camera. The background is a soft, out-of-focus white.

*"Take the time to understand
what your customers really want
and put them first."*



THINKING LIKE A CUSTOMER

Putting yourself in your customers' shoes can give you a whole new perspective.

We all have customers. It doesn't matter whether they are external or internal – they all have expectations which you need to understand and fulfil.

The best way to do this is by seeing the world through their eyes. When you think like a customer you can understand what they want, how they want to be treated, and how they feel.

When you live up to their expectations, customers can

rely on you to act in their best interests – and they'll start to trust and respect you. This is the foundation of a strong, valuable relationship which benefits both you and your customer.

So take the time to understand what your customers really want, be prepared to 'go the extra mile', and put them first. By thinking about this every time you deal with them, you'll help make NFU Mutual a great company to do business with.

"Don't take your strengths for granted:
use them to the full, build on them."



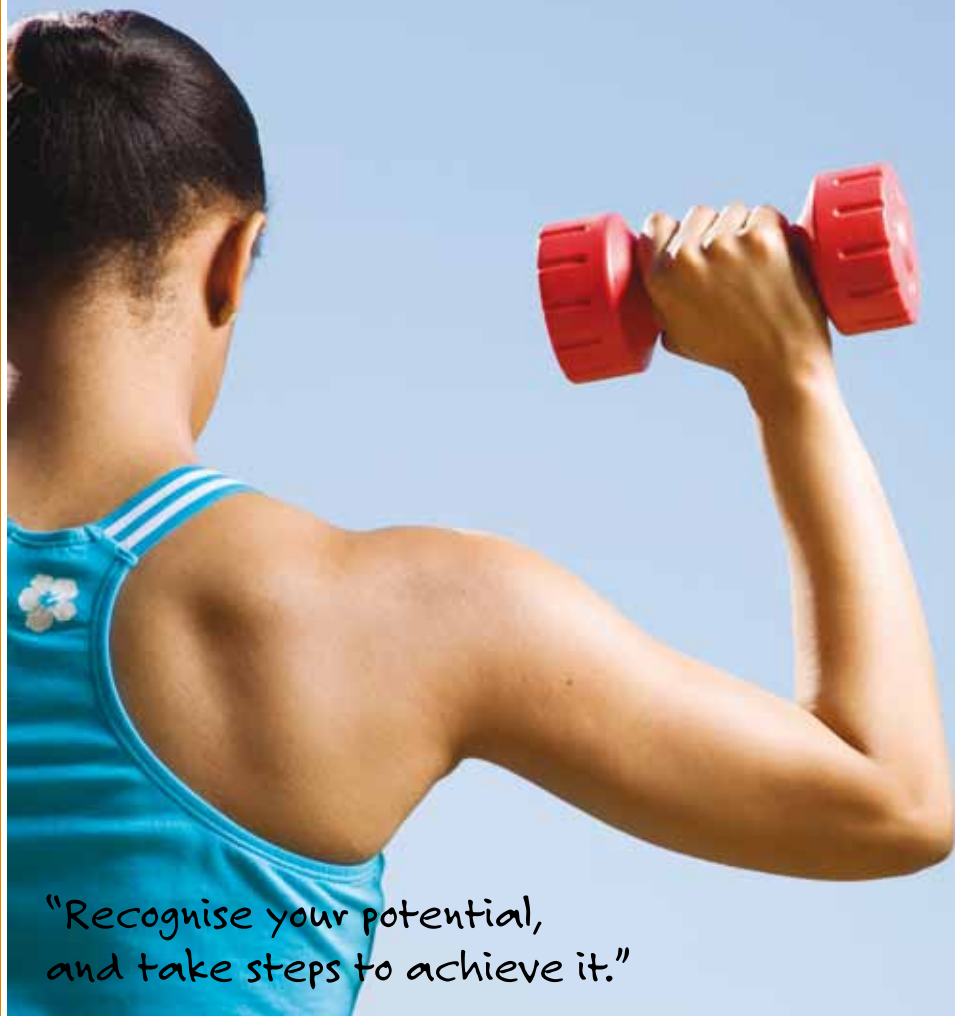


PERSONAL EFFECTIVENESS

We all have different strengths and can contribute to the performance of our team, department or the Company in different ways. By using every opportunity to learn and develop our skills, and managing ourselves effectively, we can all contribute towards achieving successful results for the business.

HOW CAN I BE MORE EFFECTIVE?

- ☆ Plan, prioritise and organise yourself to achieve what is expected.
- ☆ Seek developmental feedback and act on it to improve your personal effectiveness.
- ☆ Don't take your strengths for granted: use them to the full, build on them, and address your weaknesses too.
- ☆ Take responsibility for your development by creating a Personal Development Plan (PDP) and then following it through.
- ☆ Recognise your potential, and take steps in order to achieve it.



"Recognise your potential,
and take steps to achieve it."



BUILD ON YOUR STRENGTHS

Achieving high performance doesn't necessarily mean extra work, if we use our talents effectively.

How you behave at work, how you organise your time and how you develop your skills and knowledge are all ultimately down to one person: you. You may ask for advice, support or training from others, but it's your choice whether and how you put it into practice.

One way of maximising your personal effectiveness and delivering high performance is by playing to your strengths and using your natural talents. But you shouldn't avoid or neglect things

you find more difficult, as this can impact on your ability to use your strengths to best effect.

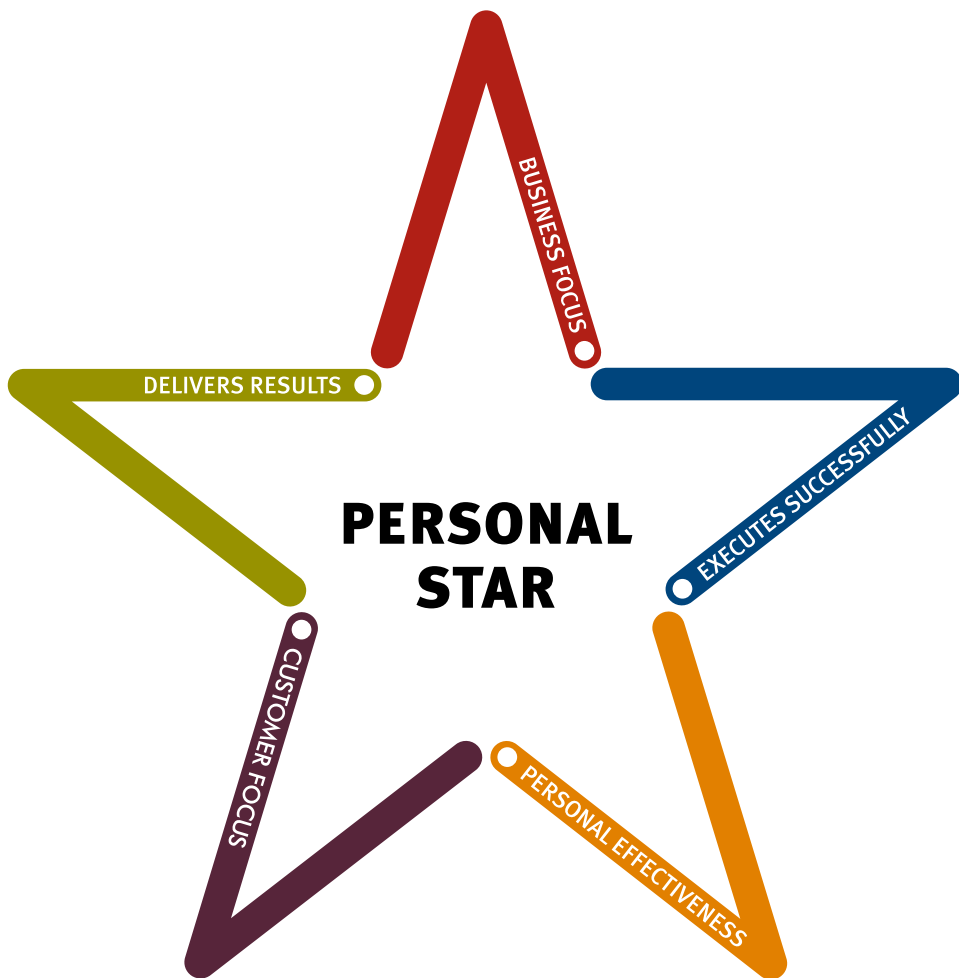
So think about what your strengths are and how you can create opportunities to use them, both within and beyond the scope of your role. Think also about how best to manage those things you find more difficult, so they don't get in the way of your performance.

NFU Mutual wants you to succeed and is committed to supporting you in your development – helping you to grow and achieve your full potential. The question is: what are you going to do about it?



"If we all did the things we are capable of, we would astound ourselves."

Thomas Edison



The Personal Star qualities help us achieve our long-term objectives:

- ☆ A great company to do business with
- ☆ A great place to work
- ☆ Sustainable, profitable growth

