



NJM Insurance  
**connection**

FOR OUR POLICYHOLDERS

2023  
Fall Newsletter

NJM Insurance  
Group

## Celebrating Ten Years of NJM's Teen Driver Safety Programs

A look back at NJM's commitment to teens' safety on the road

NJM established its Consumer Safety Department in 2013 to celebrate the Company's 100th anniversary. Since then, NJM's Teen Driver Safety Programs have reached more than 1.2 million parents and teens in Connecticut, Maryland, New Jersey, Ohio, and Pennsylvania. The National Safety Council has repeatedly recognized NJM's safety efforts.

Here's how the Teen Driver Safety Programs have grown over the years:

- 2013** NJM establishes its **Consumer Safety Department**, tasked with delivering a classroom-based safety program in NJ schools.
- 2016** The National Safety Council awards NJM with its Teen Driving Safety Leadership Award.
- 2017** NJM offers **Share the Keys** at no cost to NJ high schools in partnership with the New Jersey Motor Vehicle Commission (MVC).
- 2020** NJM extends the reach of its programs with online presentations.
- 2021** NJM launches an innovative partnership with the Children's Hospital of Philadelphia (CHOP), providing virtual driving assessment (VDA) technology at CHOP Primary Care locations in PA and NJ.

According to the Centers for Disease Control and Prevention (CDC), motor vehicle crashes are among the leading causes of death in adolescents. Through a collaborative approach to driver education, we can help keep our teens safe on the road. See page 3 for Tips to Keep Your Teen Driver Safe.

## NJM Is Hiring!

Join our exceptional team dedicated to delivering top-notch service to our policyholders. As a licensed Personal Lines Account Representative, you'll have the chance to work alongside mentors and friends to provide policyholders with a superior customer experience.

NJM employees have access to continuous learning, growth opportunities, wellness programs, and industry-leading benefits.



Visit [njm.com/about/careers](https://njm.com/about/careers)

and follow us on LinkedIn at NJM Insurance Group to learn more.





## President's Corner

by Mitch Livingston

NJM is celebrating its 110th anniversary in 2023. This special milestone reminds us why we were founded over a century ago – to operate for the exclusive benefit of policyholders with a commitment to providing an outstanding customer experience. We are proud to have met that commitment with generations of NJM policyholders, and we look forward to serving future generations.

Every department and NJM employee contributes to this unwavering commitment. Our adjusters work with you to resolve claims quickly and efficiently. Our licensed account representatives serve as trusted advisors to ensure that you have the right products and coverages to meet your insurance needs. And our technology teams ensure that we provide convenient 24/7 service through online portals to permit you to review or make changes to your policy or report a claim.

At the end of the day, though, we recognize that we have reached our 110th anniversary because of the loyalty of policyholders like you, and we pledge to continue to earn that loyalty every day.

Thank you for continuing to trust NJM for your insurance needs.

## Manage Your Policy Online

Visit [njm.com](http://njm.com) to access your policy 24/7. With a Manage Your Policy account, you can:\*

- Make a payment or sign up for Automatic Payments.
- Report a claim and view existing claims details.
- View and print your insurance ID card.
- View policy details and documents.
- Update your preferred contact information.
- Enroll in Electronic Premium Refunds.
- Upload documents to your account.
- Add/delete vehicles and drivers.
- Change deductibles and coverages.
- Update your address and phone numbers.

Use the QR Code to log in or register.

\*Online options vary by product type, user type, and state.



## Protect Your Home from Flooding

Please remember that homeowners, renters, and condominium insurance do not cover flood damage, which can impact you even if your home is not in a high-risk flood zone. You need a separate flood insurance policy if you want protection from flooding events.

To help policyholders seeking this type of coverage, NJM has established a relationship with Wright Flood, the nation's leading provider of federal flood insurance through the Write Your Own (WYO) Program.

Use the QR Code to learn more.





## What Can We Do for You?

As an NJM policyholder, you receive access to:

- Prompt, fair, and attentive claims handling.
- 24-hour claim reporting and online payment options.
- Online access to your policy.

We are here to support you. Here are some tips to keep your premium costs down:

- Contact us to conduct a policy review and ensure you're getting all applicable discounts.
- Bundle your auto and homeowners policies for discounts on both.
- Consider whether you still want physical damage coverage if your car is more than seven years old.

## Nourishing Our Neighbors in Need

In every county in the Mid-Atlantic region, there are families who are experiencing food insecurity. For children, lack of access to healthy food can have serious consequences on their mental and physical health, academic performance, and future prosperity.

NJM is addressing this critical need by supporting food banks and pantries in Connecticut, Maryland, New Jersey, Ohio, and Pennsylvania. We are pleased to partner with such organizations as Connecticut Foodshare, Manna Food Center (MD), Mercer Street Friends (NJ), the Mid-Ohio Food Collective, the Greater Pittsburgh Community Food Bank (PA), and many more.

We hope that, through these efforts, families in our region will move toward stability and not have to choose between purchasing food or paying for utilities, medical care, transportation, housing, and education.

Learn more about NJM's corporate outreach using the QR Code.



*NJM volunteers participate in a recent event distributing fresh produce.*

## Tips to Keep Your Teen Driver Safe

Letting your child hit the road for the first time can be nerve-racking. Research has shown that education, practice, and open communication can keep teens safe as they start driving.

- **Practice!** Just one hour a week can reduce a teen's crash risk. Work "SAFE" practice driving into your family's daily schedule: Shopping trips, Activities, Family outings, and Errands.
- **Provide support.** Parents who set rules, offer support, and monitor their teen's driving can reduce their teen's crash risk by as much as 50 percent.
- **Set a good example.** Follow traffic laws and avoid distractions while driving.
- **Require responsibility.** Teach teens to always wear a seatbelt and to never drive under the influence of drugs or alcohol. Limit the number of passengers and set consequences for unsafe behaviors.
- **Talk.** Have open and honest conversations with your teen about the dangers of reckless driving and the importance of staying safe on the road.



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## Report a Claim Online

Did you know you can report your homeowners and auto claim online at njm.com?\*

It only takes about 10 minutes to report the claim, and you will receive your adjuster's contact information and the next steps of the claims process within minutes.



Scan the QR Code to check out FAQs that will take the guesswork out of your claim!

\*For damage that only affects your car's windshield or window(s), please call 1-800-367-6564 to report your claim.

## Follow Us on Social Media!



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