

Spring 2014

NJM *your partner in* SAFETY



NJM Safety Initiatives

Promoting safety has always been one of our top priorities. That's why, as part of our centennial celebration in 2013, we launched three major safety initiatives: Our Teen Driver Safety Program; the donation of 55 driving simulators; and our Don't Text and Drive campaign.

On the road with NJM's Teen Driver Safety Officer

NJM's Teen Driver Safety Program is designed for the youngest drivers on the roads — the ones who, statistically, are most at risk for accidents. Carsten Boethig, a retired NJ State Trooper with more than 25 years of experience on the Garden State's roadways, has been giving presentations at high schools throughout New Jersey to help educate teens on safe driving habits.

The multi-media presentations are tailored to the needs of each high school. Presentations can run from 20 to 90 minutes, and are suitable for classrooms with just a few students to auditoriums with hundreds of attendees.

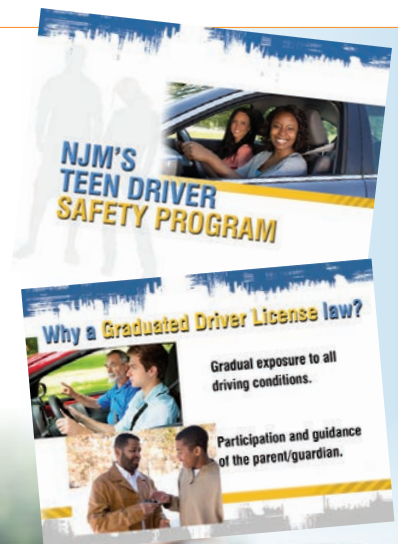
Since September 2013, Boethig has given more than 250 presentations reaching a total audience of nearly 13,000 young drivers.

Topics covered include driving distractions such as texting and talking, the dangers of fatigued and aggressive driving, and the effects of operating a vehicle while under the influence of alcohol or drugs. Carsten also provides real-world examples of the consequences that have resulted when drivers took their eyes off the road. In addition, the presentation covers some of New Jersey's motor vehicle laws such as the Graduated Driver License (GDL) program.

There is no cost to participate. The Teen Driver Safety Program is offered as a public service by NJM.

Please visit
njm.com/Teen-Driver-Safety
for more details.

"Mr. Boethig's presentation was well delivered, and we feel the students got a lot out of it. We would also like to have him talk to our classes in years to come." — C.P., Newton HS driver's ed teacher



NJM Insurance
Group



The 55 full-cab driving simulators donated by NJM are now installed and in use in high schools across the state.

Driving Simulators

Technology Designed to Help Young Drivers

In 2013, our Company reached its 100th anniversary. Last June 6th, NJM donated driving simulators to all 55 participating New Jersey high schools in the annual Brain Injury Alliance of NJ's Champion Schools Program.

Each of the 55 schools that competed developed its own driving safety project. Prior to the event, participants expected only two teams to win driving simulators; however, in recognition of its centennial celebration, NJM surprised each school with a simulator.

Two grand-prize winning schools, Lenape Regional High School District and Columbia High School, also each received \$10,000 grants from NJM for post-prom events and a distracted-driving presentation by Jacy Good, a powerful speaker who survived an accident caused by a driver using a cell phone.

The simulators provide students a chance to experience a wide variety of different driving challenges in a virtual environment.

Thousands of driver's education students have already received training on the simulators, as will many more in the future. The feedback we've received from participating schools has been very positive. Joe Fink, a driver's education instructor at Trenton Central High School — West Campus, said that his students are very excited about the simulator. "They love it," he remarked. "Students will even come in at lunch or after school to get extra practice. They're eager to use and learn from it."

Visit njm.com/simulators to view a story aired by NJTV.

Don't Text and Drive

Mission Accomplished!

Having set out in early 2013 to collect 50,000 Don't Text and Drive pledges by December 31, 2013, we are very pleased to announce that, on December 14, 2013, we met that goal. For each pledge, we promised to donate \$1 to charity, up to \$50,000.



The picture above was taken in February 2014 on the day we presented the donations. The contributions are being shared by five New Jersey-based nonprofits: Autism New Jersey; the Community FoodBank of New Jersey; Make-A-Wish of New Jersey; National Multiple Sclerosis Society, New Jersey Metro Chapter; and Special Olympics New Jersey.

This campaign was initiated to raise awareness of the dangers of distracted driving, which, according to Distraction.gov, is a "dangerous epidemic on America's roadways. In 2012 alone, 3,328 people were killed in distracted driving crashes."

We'd like to thank you – our policyholders – and all the residents of New Jersey who pledged not to text and drive. Each pledge is a commitment to help make our state's roadways safer.



The Old Barracks, Trenton. Photo courtesy of Wikimedia Commons/Niagara/Old Barracks_October_2012

New Jersey 350 Years and Counting

Established in 1664 as a part of Great Britain's American colony, our state has its fair share of history, perhaps none greater than the role it played in the American Revolution. But did you know that, in a "way," NJM has its own connection to the Revolutionary War?

John Sullivan (1740 – 1795), an American general and delegate to both the First and Second Continental Congresses (and, later, Governor of New Hampshire and a federal judge), was a pivotal figure in the Battle of Trenton in January 1777. Sullivan's division secured a strategic bridge over the Assunpink Creek, north of town, thus preventing the escape, and ensuring the capture, of many Hessian soldiers. The route he marched, now a main road in West Trenton, is called "Sullivan Way" – home of NJM's headquarters.

NJM *in the Community*

NJM has always embraced its role as a corporate neighbor by supporting the many communities in which our employees and policyholders live and work.

Here are just a few of the many charitable organizations we have supported:

Special Olympics New Jersey, which is a champion for children and adults with intellectual and/or physical disabilities. The Special Olympics 2014 USA Games will be held in New Jersey, and NJM is the major corporate sponsor of the tennis event at Mercer County Park.



The American Red Cross, for both its general relief efforts and its specific efforts related to Superstorm Sandy in 2012.

Junior Achievement, which provides financial-literacy education programs to schoolchildren of various grade levels. The age-appropriate curriculums teach students about the importance of employment, prudently spending and saving money, and the role of businesses in their communities.

HomeFront, which works with families to break the cycle of poverty and homelessness through transitional housing and support programs that encourage them toward a path of self-sufficiency.

Employee Volunteerism at NJM

Over the past year, NJM employees have volunteered their time and talent to support many charitable efforts, including: Trenton Area Soup Kitchen (TASK); Children's Home Society; Junior Achievement; Superstorm Sandy Service Day; and the Sunshine Foundation.



Prepare to **Weather the Storm**

Did you know?

- Homeowners insurance does not cover flood damage.
- Flood insurance is administered by the National Flood Insurance Program (NFIP). Visit FloodSmart.gov for more information.
- Hurricane season starts on June 1. In most cases, there is a 30-day waiting period between when a flood insurance application and payment of premium are received and when the policy takes effect.

Flood preparedness tips to keep in mind:

- Consider moving your car to higher ground during threatening weather conditions.
- The federal government does not only offer grants *after* disasters. Visit fema.gov/grants for information on pre-disaster money available to communities (which can potentially go to residents) for flood mitigation projects, such as structure elevation.
- Make sure your county's Office of Emergency Management and local police department are aware of any special needs you or your family may require in an emergency. This is especially important during floods, when emergency personnel must simultaneously respond to many people.

For tips on preventing storm damage to your home, visit our **Safety Center at njm.com.**

Financial Strength ... for the protection of policyholders

A.M. Best Company, the nation's leading financial services credit rating agency, has reaffirmed NJM's financial strength rating of **A++ (Superior)**. This is the highest rating available and shared by only 2.3% of property/casualty insurance companies nationwide.



Spring 2014 Newsletter

Contents include:

- NJM safety initiatives
- New Jersey's 350th anniversary
- NJM in the community
- Weathering the storm
- Financial strength
- NJM named J.D. Power "Customer Champion"

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J.D. POWER SPECIAL POWER REPORT NJM

March 2014

NJM is a J.D. Power 2014 Customer Champion

Insurance Provider Excels in All Critical-to-Customer Drivers of Satisfaction

NJM has been recognized as a J.D. Power Customer Champion for a third consecutive time. It is one of 50 companies nationwide to have earned this distinction in 2014. To be recognized as a J.D. Power 2014 Customer Champion, companies must not only excel within their own industry, but also must stand out among leading brands across all industries J.D. Power observes. Among the five critical-to-customer drivers of satisfaction measured—People, Presentation, Price, Process, and Product—NJM distinguishes itself among industry peers in all five.

In addition to NJM's distinction as a 2014 Customer Champion, the company also demonstrates strong performance in the *J.D. Power 2013 U.S. Auto Insurance Study*.SM NJM performs significantly higher than the Mid-Atlantic region average in each of the five factors that comprise customer satisfaction with the auto insurance experience, including Interaction, Policy Offerings, Price, Billing and Payment, and Claims.

At NJM, People Are the Difference

J.D. Power 2014 Customer Champions—including NJM—depend on their employees to satisfy customer needs and create lasting relationships that promote customer loyalty. Additionally, Customer Champions typically have strategies in place that ensure they hire the right employees to engage their customers. They understand what their customers want and anticipate their needs, as well as industry trends as they evolve. This means that the J.D. Power 2014 Customer Champions have the right measurements and problem-resolution procedures in place, conduct the right analyses, and are quick to take action to ensure customer concerns are fully addressed.

