



Veteran CEO Bernie Flynn to Retire in April

Burlington County native has led NJM since 2008; COO Mitch Livingston named as successor

Bernie Flynn, NJM's President & CEO for the past decade, will retire on April 27, 2018, after 25 years with the Company. NJM's Board of Directors has indicated its intention to elect veteran NJM executive and current Chief Operating Officer & General Counsel, Mitch Livingston, as Flynn's successor, which will mark the culmination of a succession plan that began several years ago.

Livingston, who joined NJM in 2006, will become only the ninth president in the Company's 104-year history. He has worked side-by-side with Flynn on NJM's most important initiatives during the past five years, and has been the driving force in developing the Company's strategic plan and vision for the future.

Flynn guided NJM through some challenging times as CEO, including the Great Recession, Tropical Storm Irene, and Superstorm Sandy, which resulted in more than 57,000 claims alone, making it the largest claims event by far in the Company's history. Despite those challenges, over the past decade, NJM has strengthened its national reputation for outstanding customer satisfaction, advanced its technology capabilities to improve the customer experience, and enhanced an already strong financial position to ensure policyholders are well protected now and for years to come.

When asked about his 25 years with NJM, Flynn said, "NJM is unique. We were founded in 1913 by policyholders for policyholders, and still exist today exclusively to serve their interests. What I'll remember most, and what I'll miss most, is being part of an organization where all employees are truly committed to the needs and interests of our policyholders. It's job one at NJM. That level of commitment demonstrates that the values of our employees and senior leaders are in the right place, and that I'm



Bernie Flynn



Mitch Livingston

leaving behind an outstanding team, which can seamlessly lead NJM through its next phase of growth."

Livingston will begin his tenure as CEO immediately upon Flynn's retirement. His initial focus will be to continue the work that he and Flynn began through the strategic planning process to ensure NJM is well-positioned to meet the needs and expectations of its policyholders today and long into the future. At the same time, Livingston will work to communicate strongly both to employees and customers that a change in leadership does not mean a change in purpose or culture. "The characteristic that most distinguishes NJM in a highly competitive marketplace is the special relationships we look to build with our customers," said Livingston. "That's been the backbone of our business model since we were founded and will remain so as we continue to grow and innovate."

Livingston added, "I'm honored and humbled for the opportunity to lead an organization with such a rich history, excited about its future, and eager to work alongside a talented staff who are so committed to NJM's mission."



Share the Keys

Research shows teen accident risk is reduced with greater parental involvement

NJM recently expanded its nationally recognized, award-winning Teen Driver Safety Program to include “Share the Keys.” This interactive program brings parents and their teen drivers together to raise awareness and understanding about the importance of parental involvement during the licensing process. NJM provides this program, at no cost, to high schools in New Jersey and Pennsylvania.

This research-based driver education program provides parents with the tools and resources they need to help build and reinforce safe driving habits. Research has shown that increased parental involvement is a key component in reducing the risk of teen driving crashes by as much as 50 percent.

“The presentations are intended to empower parents and families with resources, information, and strategies to be more involved in the process of learning to drive, while encouraging teens to think twice before they make a decision that could lead to an accident,” said Violet Marrero, NJM’s Consumer Safety Director.

To schedule a Share the Keys presentation at your teen’s high school, visit njm.com/share-the-keys or call 1-800-232-6600, ext. 7541. To view a TV segment on Share the Keys and other NJM teen driver initiatives go to njm.com/safety-center.

Important Flood Insurance Reminder

Flood losses are not covered under homeowners, condo, or renters insurance policies. A separate flood policy is needed, and there is a 30-day waiting period from the time of application and payment until the policy takes effect.

If you’re thinking about getting flood insurance, you can learn more by visiting njm.com/flood.

Bundle Your Auto, Home Policies and Save

Is your car, but not your home, insured with NJM?

By bundling your policies together, you can save 15 percent on an NJM homeowners, condo, or renters policy. For more information, visit njm.com or call 1-800-232-6600.



Insuring Your Rental Car on Vacation

The flight was great and the kids are excited to begin that long-planned family vacation. However, when you get to the car rental counter and are asked about insurance coverage, you hesitate. How should you answer?

Your NJM auto liability insurance extends to rented private passenger vehicles such as a sedan, SUV, or minivan. If you have collision and comprehensive for at least one of the vehicles on your NJM policy, you are covered for those as well. The highest limits and lowest deductibles on your personal policy will apply to your rental.

The protection extends to rental cars in the U.S., Puerto Rico, U.S. territories – such as Guam and the U.S. Virgin Islands – and Canada.

Still have questions about insurance for your rental car? Call us at 1-800-232-6600.



You're Protected on Land and Water

NJM entered into a partnership with American Modern® for specialty insurance to better accommodate customers who own motorcycles, ATVs, boats, and classic cars.

Here's what some of our customers are saying:

"NJM selected a great partner in American Modern, offering competitive pricing and great service." - C.C.

"Loved the rates for my two ATVs." - M.M.

Whether it's a 1930 Ford Coupe or '67 Shelby, a prized Harley, or the boat you can't wait to take on the water, NJM and American Modern are here for you.

To get a quote, NJM policyholders can call American Modern at [1-800-743-2817](tel:1-800-743-2817), Monday through Friday from 8 a.m. to 8 p.m.



Land and Water Photo Contest

Go to njm.com/landandwater for details on how to submit a photo of your collector car, motorcycle, or boat for a chance to win a \$100 Amazon gift card.

Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors and are subject to change. Policies are written by one of the licensed insurers of American Modern Insurance Group, Inc. American Modern is a registered trademark of American Modern Insurance Group, Inc.

Safeguarding Your Personal Information

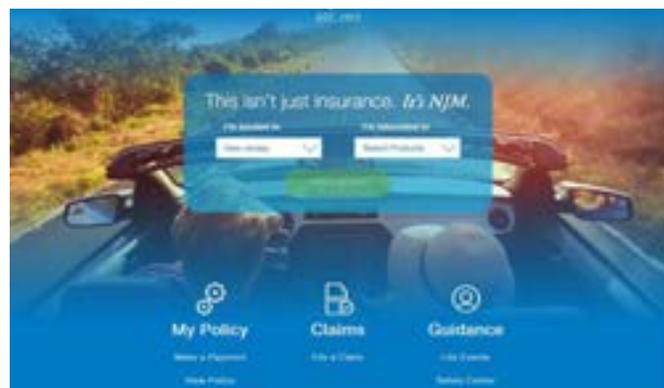
As you may have heard or read, it is becoming more and more common for bad actors to impersonate companies in emails or telephone calls in an effort to get you to reveal confidential information – a practice known as “phishing.” For example, you could receive an email that appears to be from your bank, asking you to verify account access information, when in fact it is from someone seeking to steal the information for later use.

Please be aware that NJM will never ask for your social security or driver's license numbers, birth date, policy information, bank account number, password, or other personal information through an unsolicited text message, phone call, or email.

So, if you receive a telephone call or an email asking for confidential information from anyone purporting to act on behalf of NJM, please do not respond, but instead contact us directly.

Here are some other practical tips:

1. Do not open attachments or links in suspicious emails.
2. Check the email address. Often, cyber criminals will embed the name of a company into a phony email address to make it appear legitimate.
3. For suspicious links, hovering over the URL will show its true destination.
4. If you are unsure about an email or phone call, contact the company or organization directly.



Making for a Better Experience on NJM.com

If you've been on NJM.com recently, you probably noticed a new appearance.

This reimagined site has a more contemporary look and feel, with new functionality and enhancements to provide a better user experience. This includes optimized access from smartphones and tablets, and content that has been rewritten to appeal to customers with a more casual, conversational tone.

This redesign aligns with NJM's core value of continuously improving the customer experience, and helps us to better meet the changing needs and expectations of our customers.

Included in This Issue:

- Veteran CEO Bernie Flynn to Retire
- Share the Keys
- Bundle Your Policies and Save
- Flood Insurance Reminder
- Rental Car Insurance on Vacation
- You're Protected on Land and Water
- Safeguarding Your Personal Information
- Our Redesigned Website
- J.D. Power Special Power Report

Spring 2018 Newsletter

J.D. POWER

Special Power Report

July 2017

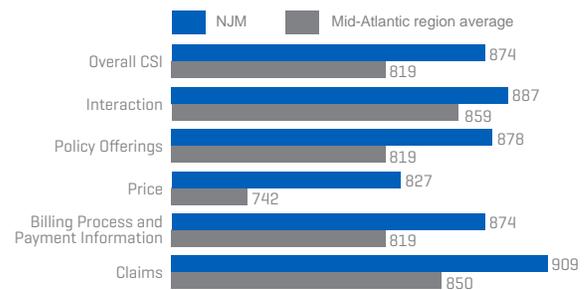
NJM Excels in Personal Auto Insurance Customer Satisfaction in Mid-Atlantic Region

According to the *J.D. Power 2017 U.S. Auto Insurance Study*,SM NJM Insurance Co. (NJM) demonstrates strong performance in satisfying personal auto insurance customers. With an overall satisfaction score of 874 [on a 1,000-point scale], NJM exceeds both the Mid-Atlantic region and the national average in the 2017 study by 55 points. Additionally, NJM performs 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 Process and Policy Information, and Claims.



2017 U.S. AUTO INSURANCE STUDY FACTOR SCORES

[Based on a 1,000-point scale]



Source: J.D. Power 2017 U.S. Auto Insurance StudySM

About the Study: The *2017 U.S. Auto Insurance Study* is based on responses from 45,624 auto insurance customers, and was fielded in February-April 2017.