



Connecticut Consumers Can Now Get NJM

In 2018, NJM began offering personal auto and homeowners insurance to all residents in Pennsylvania. It was part of our strategic plan to expand the company's geographic footprint into neighboring states to welcome more policyholders into the NJM family and become a regional insurance company.

Continuing with that successful expansion, this year NJM began offering personal lines products and services in Connecticut. In addition to home and auto, residents of the Constitution State can apply for renters, condo, and umbrella protection, as well as motorcycle, classic car, and watercraft insurance.

During this expansion, NJM is committed to maintaining the highest levels of service, integrity and financial stewardship, and we will remain true to our mission to operate as a mutual for the sole service and benefit of our policyholders. (see story on back page)

As a valued customer, we invite you to tell family and friends in Connecticut, Pennsylvania, or New Jersey that they can go to [njm.com](https://www.njm.com) to apply to join you as a member of the NJM family.

Staying Safe on the Road

During the COVID-19 pandemic, families sheltering in place drove their cars less frequently. With state restrictions easing, it's important to focus on road safety and driving defensively. Please keep the following in mind when you get back behind the wheel of your vehicle:

- Follow the posted speed limits
- Avoid distractions (dashboard screens, cell phones)
- Be aware of other vehicles around you
- Avoid aggressive driving
- Maintain a safe following distance from other vehicles

Remember to be attentive to your driving — as well as those around you — as you adjust to heavier traffic to ensure you arrive safely at your destination.

NJM has a record of promoting safety in the workplace, at home, and on the road that dates back more than a century. Our teen driver safety programs focus on promoting safe driving behaviors and educating teens, who are statistically the most vulnerable drivers, especially if they have not been on the road for some time. For more information, visit <https://www.njm.com/safety-center>.



NJM Policyholder Relief Program Returns \$69.4M to Auto Policyholders

Since the COVID-19 outbreak, we have returned \$69.4 million to personal auto policyholders as part of the NJM Policyholder Relief Program. Payments in May and July refunded 15% of the equivalent of five months of annual premium.

In June, we celebrated our 107th anniversary as an insurance company operating as a mutual for the exclusive benefit of policyholders. This relief program is a natural extension of that commitment, and it recognizes customers' reduced driving as a result of the pandemic.

NJM has taken additional steps to help affected NJM policyholders, including extending premium payment deadlines and using maximum flexibility to create special payment plans. More information is available at [njm.com/covid](https://www.njm.com/covid).



President's Corner

by Mitch Livingston

NJM recently celebrated the 107th anniversary of its founding, and of its mission to operate as a mutual for the sole benefit of policyholders.

There has never been a more appropriate time, or a greater need to honor that commitment.

When the pandemic struck in March, the majority of our policyholders sheltered in place to protect their health and that of their families and communities. In recognition of the reduced driving during this period and the financial impact of business closures, we created the NJM Policyholder Relief Program. The Program is designed to return auto insurance premiums to policyholders and to offer payment assistance to those who need it. The Program has already returned a total of \$69.4 million in policyholder premiums, and we will continue to review appropriate relief payments over the remainder of the year.

We recognize that NJM's mutual commitment also extends to supporting the communities where our policyholders live and work. To that end, over the last six months NJM has increased and refocused its corporate giving program to support the tremendous work being done in local communities by non-profits.

I remain optimistic that we will soon be able to put these challenging times behind us. In the meantime, NJM will remain true to our mission of supporting policyholders and their communities, as we have for the last century. Thank you for placing your trust in us.



Helping Communities Affected by COVID-19

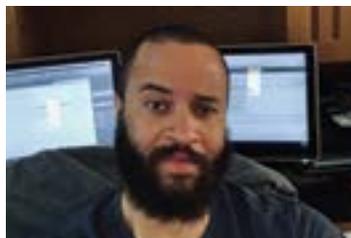
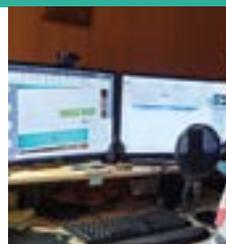
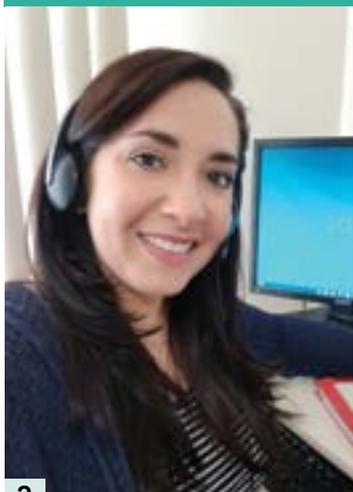
One of NJM's core values is to support the communities we are privileged to serve. So, when the COVID-19 outbreak occurred, it was only natural to help those most affected.

The company has committed more than \$450,000 to relief efforts to assist families, businesses, and communities impacted by the pandemic. The funding is going toward nonprofits serving essential needs, health care providers, emergency responders, and other entities coordinating statewide support efforts in New Jersey and Pennsylvania.

As part of its commitment, NJM will continue to support area nonprofits that bridge gaps in essential areas, including educational technology needs, and food and shelter for children and families. This includes providing warehouse space to Mercer Street Friends, whose Food Bank Center is the distribution hub for hunger relief efforts in the Greater Trenton area.

The committed funds will also benefit small business relief and recovery efforts, including the New Jersey Pandemic Relief Fund and similar funds serving the Greater Philadelphia and Greater Pittsburgh areas.

In the office or at home, we're here to serve you!



Stay Connected with NJM

Do you know the difference between comprehensive and collision coverage? Or uninsured and underinsured motorist insurance? Visit "Ask NJM" (njm.com/ask), our online resource that answers those and many other common insurance questions.

Interested in delicious recipes, safety tips, or essential tools for new homeowners? Check out the NJM Blog (blog.njm.com) for a variety of useful information, whether you are in the car, at home, or even on the golf course. And be sure to stay connected with us on our social media platforms (Facebook, Twitter, Instagram, and LinkedIn).

Umbrella Protection

Without enough liability insurance, assets such as your home, investments, retirement funds — even future earnings — are at risk. Yet, for as little as a dollar a day, a \$1 million umbrella policy could give you financial protection and peace of mind. Additional limits are also available.

This insurance also provides coverage for certain personal injury claims and liability arising from the use of an auto while traveling outside the country. These types of risks typically are not covered under a homeowners or auto insurance policy.

Visit njm.com to learn more about umbrella insurance.



Online Payments Made Easier

We have enhanced our online payment system to better serve you. eCash™ and Just Pay It™ have been replaced with a more intuitive, user-friendly setup to improve your experience.

When you manage your policy online, you can access your personal policies (auto, homeowners, renters, dwelling, and umbrella) from your mobile device or computer. Visit njm.com and Manage Your Personal Policy account to set up automatic payments, view your payment schedule and policy documents, and make profile updates.

You can still make one-time payments, with the option to securely store your payment information. If you prefer making payments through your bank's online bill pay, by phone, or through the mail, those methods of payment are still available.

For more information on making a payment, visit njm.com and select "Make a Payment."

Flood Protection Reminder

Your homeowners insurance policy does not provide coverage for damages caused by flooding. For this reason, NJM has established a partnership with Wright Flood, the nation's leading provider of federal flood insurance through the National Flood Insurance Program. They are available to assist you with all of your flood insurance needs.

To learn more, visit njm.com/flood.





PRST STD
 U.S. POSTAGE PAID
 TRENTON, NJ
 PERMIT NO. 146

Included in This Issue

Connecticut Consumers Can Now Get NJM	1
Staying Safe on the Road	1
NJM Policyholder Relief Program	1
President's Corner	2
Helping Communities Affected by COVID-19	2
Stay Connected with NJM	3
Umbrella Protection	3
Online Payments Made Easier	3
Flood Protection Reminder	3
NJM Again Recognized for Claims Service by J.D. Power	4

Fall 2020 Newsletter

J.D. Power Ranks NJM No. 1 in the Nation for Auto Claims Satisfaction

NJM is proud to announce that we finished first in the nation for overall customer satisfaction in the J.D. Power 2020 U.S. Auto Claims Satisfaction Study. The Study is based on the direct feedback of customers, and it measures an insurer's performance throughout the entire claims experience, from first notice of loss through the repair and delivery of their vehicle or settlement.

"It is an honor to be recognized by J.D. Power with the top ranking in its Auto Claims Satisfaction Study," said Mitch Livingston, NJM President & CEO. "An insurance policy is a promise to be there for policyholders at the time of a claim, and our ranking, based on your feedback, demonstrates that we are fulfilling that promise."

Scores are based on responses from auto insurance customers who settled a claim with their own insurer within six months of taking the survey. The overall score consists of how well a company performed in the following six factors: First Notice of Loss (FNOL), Claim Servicing, Estimation Process, Repair Process, Rental Experience, and Settlement. NJM received an overall score of 909 out of a possible 1,000 points in its first year of eligibility.

NJM also recently received the J.D. Power Claims Certification for providing "An Exceptional Auto Claims Experience" to its personal lines customers for the third straight year. The Company remains the only insurer in the country to achieve this certification.



J.D. Power 2020 Auto Claims Certification Program recognition is based on successful completion of an audit, exceeding a customer experience benchmark through a survey of recent claims servicing interactions, and a Financial Strength rating. For more information, visit jdpower.com.