

NJM insurance connection

PERSONAL LINES

SPRING/SUMMER 2015



NJM Teen Driver Safety Officer Pat McCormick addresses a Driver's Education class at Hamilton High School West.

Want a Safety Officer to visit?

To have one of our Safety Officers present at your child's school, visit njm.com/Teen-Driver-Safety.



Connecting with NJM

NJM insures more than 500,000 personal auto and homeowners policyholders. Throughout the year, thousands connect with us so we can help serve their insurance needs.

While our Call Center and online Customer Self Service are intended to assist policyholders with transactional-type needs, our social media presence is meant to be more conversational. In fact, our Facebook community includes more than 51,000 followers. We are also active on Twitter, LinkedIn, Google+, and Pinterest, and we author our own blog.

Followers can enjoy our regular posts, which include NJM updates, safety information, seasonal tips, and fun New Jersey facts and trivia.

Visit us at facebook.com/NJMInsurance to learn more about all of our social media platforms.

Introducing ...

NJM's Consumer Safety Department

When NJM was formed in 1913 as a workers' compensation insurer, our founders proclaimed their commitment to safety in the Company's original by-laws, stating that part of NJM's mission was to "improve manufacturing and industrial conditions and to raise the standard of factory equipment so that it will reduce accidents." More than 100 years later, that focus endures through innovative loss prevention programs that help employers keep their workers safe.

As NJM has evolved into a leading writer of auto and homeowners insurance, so too have our safety initiatives, expanding outside of the workplace and into the classrooms, homes, and roadways of our state.

To further enhance these efforts, we recently established a Consumer Safety Department whose mission is to bring value to our policyholders and the general public through safety initiatives designed to help reduce accidents and injuries. Examples include our "DNT TXT N DRV" Campaign, Teen Driver Safety Program, and the donation of state-of-the-art driving simulators, which already have a presence in more than 60 New Jersey high schools.

NJM earned recognition for these efforts in October 2014, winning the New Jersey Business & Industry Association's Award for Excellence in Community Service.

Now with a department fully dedicated to consumer safety, we can expand our visibility and leadership even further. For example, in its first year, our Teen Driver Safety Program reached over 15,000 students. Now in its second year, our Safety Officers have already presented to 17,000 students.

Through these growing and exciting efforts, and in partnership with nationally recognized safety organizations such as the Insurance Institute for Highway Safety, the National Safety Council, the Insurance Institute for Business & Home Safety, and the Advocates for Highway and Auto Safety, we look forward to continuing the safety mission our founders embraced more than a century ago.

NJM Insurance
Group



President's Corner *by Bernie Flynn*

Over the course of NJM's long history, we have continually evolved to meet the changing needs and expectations of our policyholders, always striving to provide an optimal customer experience. In keeping with that commitment, we have recently completed several key technology and systems projects that will enhance our service, product, and pricing capabilities. I would like to take this opportunity to briefly highlight four of these initiatives:

- *PolicyCenter* is a robust, new service platform that strengthens our ability to quickly and effectively handle the thousands of inquiries received daily in our three New Jersey Call Centers and online at njm.com.
- NJM's Mobile Claims Reporting makes it easy for policyholders to get the process started from their computers, tablets, or mobile devices. Photos can also be submitted directly to an adjuster for auto and homeowners claims.
- Refined pricing is a sophisticated pricing system that allows us to better match the individual risk characteristics of drivers with their policy premiums.
- *Quote and Buy* is an online portal that enables prospective auto insurance customers to get real-time quotes and purchase an NJM policy any time of the day or night.

These are important and exciting changes that position us to continue providing our policyholders with outstanding service and competitive, quality insurance products for many years to come.

Thanks for choosing NJM!

"Once You Get NJM, You Stay With NJM"

Each year over 95% of our personal auto customers choose to stay with NJM, and almost 70% of them have been with us for at least 10 years. We have insured generations of the same families – in fact, our oldest active personal auto policy dates back to 1939.



Here's what some of our long-time policyholders had to say:

- *"Once you get NJM, you stay with NJM. That's just the way it is."* – R.M., Bordentown, NJ
- *"Dividend checks in addition to low rates! That's unheard of. I love NJM."* – M.V., Mercerville, NJ
- *"You're just a good company to deal with. I've never had any problems. I love the roadside assistance!"* – M.N., Millville, NJ
- *"In today's rush, rush world, it is nice to see people still care about doing a good job. My dealings with NJM over the years have always been pleasant."* – L.E., Verona, NJ



Superior Financial Strength

NJM remains financially strong and well-positioned to meet the needs of our policyholders. In fact, A.M. Best Company, the nation's leading financial services rating agency, has once again reaffirmed NJM's financial strength rating of A++ (Superior). This represents the highest possible rating, held by only 2.3% of rated property/casualty insurers. Financial strength is one of the many reasons we are able to pay dividends annually to policyholders, including \$151.5 million in 2014 alone.



National Junior Tennis and Learning of Trenton

NJM in the Community

Named 2014 outstanding corporation for philanthropy

NJM has a tradition of supporting the communities in which our policyholders and employees live and work. In recognition of this commitment, we were honored to receive the 2014 Outstanding Corporation Award from the New Jersey Chapter of the Association of Fundraising Professionals (AFP-NJ).

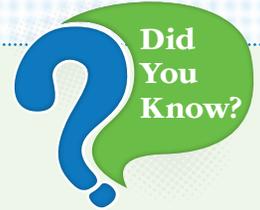
Since 1981, AFP-NJ's Excellence in Philanthropy Awards have recognized the achievements of many of the state's corporations, citizens, and organizations who have helped make New Jersey a better place to live through the dedication of their resources, time, and talent.

Here are just a few examples of the many non-profit organizations across the state with which NJM and its employees have partnered:

- Junior Achievement of New Jersey
- Liberty Science Center
- American Conference on Diversity
- Educational Leadership Foundation of New Jersey
- New Jersey Public Television
- Special Olympics of New Jersey
- Court Appointed Special Advocates (CASA) for Children
- New Jersey State Museum
- American Heart Association

Prepare to Weather the Storm *with flood insurance*

- Homeowners insurance does not cover flood damage. However, as an added service to policyholders, flood insurance can be purchased from the National Flood Insurance Program (NFIP) through NJM Insurance Group. To learn more, visit njm.com or call 1-800-882-6573, ext. 4552.
- Don't wait until it's too late. 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.



Fun Fact

- NJM insures its share of unique and antique vehicles, including one Yugo and six Studebakers. *Back to the Future* fans will enjoy knowing that NJM insures six DeLoreans. No word, however, on whether they are equipped with flux capacitors.

How to Lower Your Costs

- There are a number of ways to lower your auto insurance premium, such as raising your deductibles or taking a Defensive Driving course. To learn more, visit njm.com.
- If you have both a homeowners (or condominium) and auto policy with us, you will receive a 5% discount on your auto insurance, as well as a 15% discount on your home insurance.

New Jersey History

- Albert Einstein took the oath of United States citizenship at the federal building in Trenton 75 years ago, less than three-quarters of a mile from NJM's headquarters at the time.

Spread the Word

- While you may have recently seen NJM billboards and ads in different locations throughout the state, nearly 65% of our new customers are referred to us by existing policyholders. Thank you for being our best advocates! If you have friends, family, or coworkers who may be eligible for NJM, encourage them to get started today at StartYourNJM.com.



Spring/Summer 2015 Newsletter

Contents include:

- Consumer Safety Department
- Financial Strength
- Travel Tips
- Prepare to Weather the Storm
- NJM in the Community
- President's Corner

Traveling This Summer?

Bring NJM along for the ride

Summer is a time of year for road trips and vacations. As you plan your adventures, here are some tips that can save you time and money!

- Remember that the coverage provided by NJM personal auto policies also applies to rental vehicles, including NJM's Roadside Assistance. Coverage for a rental vehicle is extended automatically at no extra cost.
 - NJM's Roadside Assistance pays up to \$75 for your vehicle's disablement due to mechanical breakdown, flat tire, battery failure, lockout, and/or insufficient fuel, oil, or water (up to 2 gallons).
 - Your deductibles for comprehensive and/or collision for a rental car are the same that you have on your NJM auto policy. If there are multiple autos with multiple deductibles, the lowest deductibles apply to the rental car.
 - If you do not have comprehensive and/or collision coverage for at least one vehicle insured on your policy, you should consider purchasing this coverage through a rental car agency.
- Rentals are covered in the United States, its territories and possessions, and Canada.
 - If you are involved in an accident away from home, remember that NJM has a Premier Car Care network of nearly 100 repair shops from Maine to Florida, in addition to the 300 in New Jersey. Shops are paid directly by NJM, less your deductible, and warranties are included on all repairs.



For more details, visit njm.com.