



New TPA Services for Self-Insured Businesses

In our ongoing effort to serve the needs of new and existing policyholders, NJM has created a wholly-owned subsidiary for customers who are, or in the future may be, self-funded for workers' compensation insurance.

NJM Claims Management Services LLC, a Third-Party Administrator (TPA), enables companies to customize programs to meet their specific needs.

These unbundled services include claims handling, case management, loss prevention, data analytics, special investigations and legal.

"Creating this new entity allows us to maintain relationships with existing policyholders who self-insure, but want to continue benefiting from our 103 years of experience in the workers' compensation arena," said Bob Murray, Vice President, Commercial Lines. "It also means we are positioned to compete in a new market and pursue other large self-insured companies and organizations in need of TPA services."



"Pay-As-You-Go" With NJM Precision PaySM

As a value-added service to NJM policyholders, we've simplified the process of paying your workers' compensation premiums! NJM Precision Pay enables you to pay your premium each pay period based on actual payroll, rather than annual estimates. NJM Precision Pay takes the guesswork out of the year-end audit and offers a more efficient alternative to traditional payment programs. Benefits of using NJM Precision Pay include:

- No additional cost
- No down payment
- Real-time workers' compensation premiums based on actual payrolls
- Improved cash flow
- Automatic premium deductions

To learn more about either of the above services, contact your NJM Special Representative.



MSA Focuses on Quality Medical Care at the Most Affordable Cost

As an employer, when a worker is hurt on the job, your immediate concern is for his or her medical care. Once treatment and rehabilitation, if necessary, have begun, your attention focuses on if and when your employee can safely return to work.

NJM works closely with you to ensure that your employees receive timely, medically appropriate services and quality treatment while managing your costs.

With our in-depth experience and understanding of New Jersey's workers' compensation system, our Medical Services Administration (MSA) staff facilitates early treatment, recovery and return to work for your employees.

Leveraging the expertise of our skilled nurses throughout the claims process, we combine in-house managed care services with local and regional preferred partners. Under the guidance of an on-staff medical director, our utilization review program evaluates medical and surgical requests using pre-established, nationally accepted guidelines. This enables us to control medical costs while ensuring injured workers receive quality and effective care.

As a result of these efforts, our medical cost per claim is **more than 20% below the statewide average in New Jersey.***

To learn more, go to the "Controlling Costs" section under the "Workers' Compensation" tab at njm.com.

** Statewide average is over the last five years, based on the latest New Jersey Compensation Rating & Inspection Bureau (NJCRIB) data available.*



Let NJM Assist With Your Loss Prevention Program

Proactive loss prevention programs are a critical part of any company's strategy to keep its employees safe on the job.

At no additional fee, our in-house Engineering Department evaluates your business facility and explains the practical steps necessary to avoid costly injuries. This department is comprised of engineers, industrial hygienists and training specialists who can help you prevent workplace incidents and maintain a solid safety record.

Our staff is available to conduct workplace safety training seminars at your site — including operation of vehicles and equipment — and to help you identify loss trends to reduce the risk of repeat injuries. Additionally, NJM's online Video Training Library (see story on opposite page) provides policyholders with access to a wide variety of educational programs.

A.M. Best Rating Affirms NJM's Financial Strength

Earlier this year, A.M. Best Company, the nation's leading insurance services rating agency, assigned NJM a financial strength rating of A+ (Superior). This designation is held by only 9.1% of rated property-casualty insurance companies nationwide.



As a company that operates for the exclusive benefit of our policyholders, careful stewardship of their resources and a commitment to maintaining a strong surplus (funds kept in reserve to pay covered claims) ensure we remain well-positioned to meet claims obligations and handle any catastrophic events in the future.

Checking Your Claims History is Easier Than Ever

NJM workers' compensation policyholders can review their claims any time online for specific periods — per month, per quarter or per year.

The following reports are available:

Open Claims With Time Loss Report — displays data for open claims with loss-time days for all policy years (from policy inception date to the most recent claim). The report is sorted by accident date in ascending order.

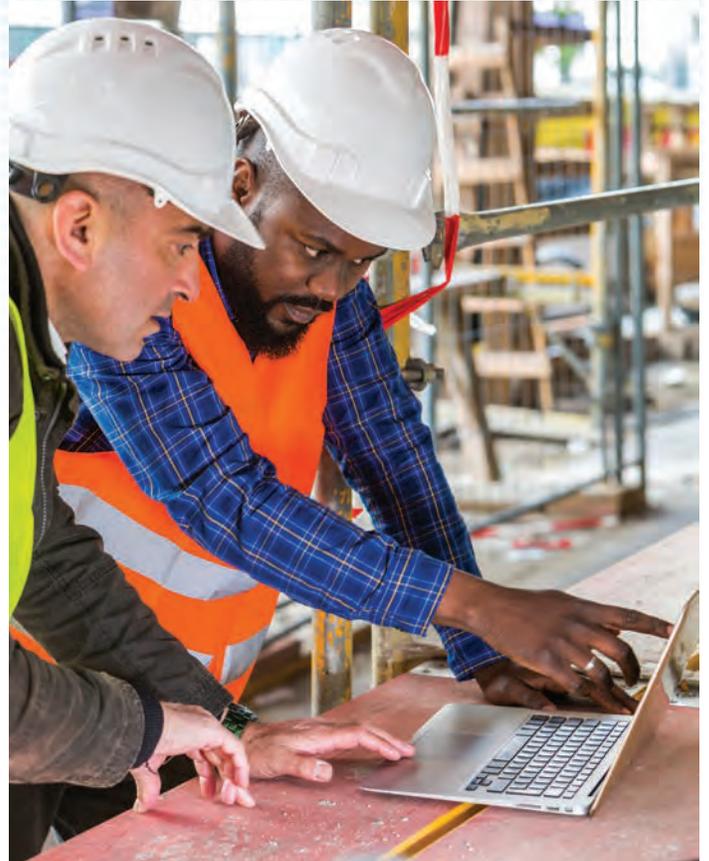
Repeat Claimants Report — displays a list of detailed claims data on claimants with three or more claims, up to the last 10 years.

Temp Days Report — displays the total time lost in days for all open and closed claims in which at least one temp day was taken within a policy year.

Loss Run Report — displays a sum of total costs incurred (paid and reserve) and the number of claims within each policy year.

Executive Summary — displays the following reports: Alternative Claim, Day of Week, Claim Count, Total Incurred (for both Part of Body and Cause of Injury) and First Report Efficiency. This information is shown by selecting the year and month.

To register, click on the "Claims Services" link under the "Workers' Compensation" tab at njm.com.



Streaming Training Videos Now Available

NJM has partnered with Training Network, one of the leading providers of environmental, health and safety videos, to give you online access to high-quality training videos. NJM commercial lines policyholders can now stream from a selection of more than 400 titles, available 24/7 in English and Spanish. Among the many topics included are:

- Driving Safety
- Construction Safety
- OSHA Compliance
- Human Resources

To register for access, email agaudet@njm.com or call 1-888-656-4467, ext. 6410. Policyholders who prefer DVDs can order from our Video Training Library on njm.com.

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Getting Your Vehicles Back On the Road

Premier Car Care Network Streamlines Repairs

If one of your company's vehicles is damaged in an accident, the repair time can affect your bottom line. That's why we developed our Premier Car Care Network — to help streamline the repair process and get your vehicles back on the road as quickly as possible.

Using a Premier Car Care shop helps you obtain quality repairs promptly and conveniently. Our network consists of approximately 300 auto repair facilities offering timely service, fair prices and a two-year warranty on completed repairs. NJM pays the participating facilities directly, expediting the repair and release of your vehicles.

You have the option of using Premier Car Care or any licensed auto repair facility. As an added benefit, you can also use a Premier Car Care facility for an initial estimate, and are not obligated to have repairs completed there.

To learn more, go to the “Claims Services” section under the “Commerical Auto” tab on njm.com and click on “Premier Car Care.”

