

NJM Insurance connection

FOR OUR POLICYHOLDERS

SPRING 2016



An Umbrella for Auto and Home Liability



Everyone knows an umbrella will shield you from the rain. When it comes to insurance, an umbrella policy shields you from the potential financial impact of a large liability claim.

How does it work? Within the terms of the policy, umbrella insurance supplements the liability limits already provided by auto and homeowners policies, offering protection if those underlying policy limits are exceeded. Increased limits of liability are beneficial in the event that an auto accident or a homeowners claim results in an injury and subsequent lawsuit against you.

An umbrella policy also offers protection against personal injury liability — such as libel, slander and defamation — not typically covered by car insurance or homeowners policies.

To learn more, go to the “Umbrella” link under the “Auto Insurance” or “Homeowners” tab on njm.com, or call to speak to one of our umbrella insurance specialists at 1-800-882-6573, ext. 4551.

Save Time and Money With Paperless Billing

More convenient and cost-effective — that’s what you get when you switch to paperless billing for your auto or homeowners policy!

It’s easy to get started. Simply go to “Make an Online Payment” on njm.com and select “Go to eCash.™” Once there, you can sign up to view your bills, add paperless billing and store your payment information. Or, if you prefer the convenience of having your monthly installments deducted from your bank account, you can sign up for NJM’s Automatic Premium Payment Plan. You’ll save time and money, and you can put your checkbook and stamps away.

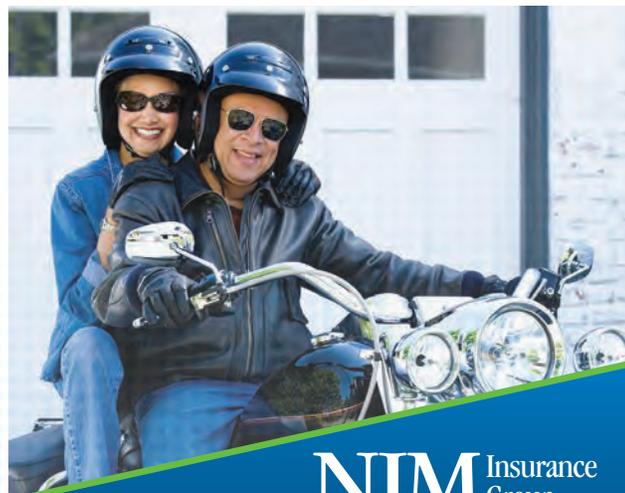
Motorcycle and ATV Coverage Now Available

Good news! As an added service, NJM has partnered with American Modern Insurance Group, a leader in specialty insurance, to offer coverage for motorcycles and ATVs.

The types of motorcycles underwritten include standard motorcycles, cruisers, dirt bikes, SuperSports, trike conversions, Tourings, scooters and mopeds. Golf carts, all-terrain vehicles and 4-, 6- or 8-wheeled utility vehicles are also eligible.

There are different coverage options available. In addition to liability and uninsured/underinsured motorist coverage, you can select medical payments and physical damage (comprehensive and/or collision) for your vehicle and its accessories. Other options include travel loss reimbursement, rental reimbursement and transport trailer.

American Modern has dedicated representatives to serve NJM policyholders. For more information, call 1-800-743-2817.



NJM Insurance Group



President's Corner by Bernie Flynn

Over the past year, you may have seen or heard advertisements promoting NJM Auto Insurance — on a billboard, on the radio or even on your cell phone. That's right — NJM ads. For the first time in our 103-year history, we've engaged in a formal marketing campaign!

Combined with the remarkable word-of-mouth "advertising" we've always gotten from you — our policyholders — this campaign is designed to help keep the NJM brand and value proposition top of mind in what has become one of the most competitive auto insurance markets in the country.

Our messaging reflects our mission — to provide policyholders with extraordinary value through competitive rates, personalized service and annual dividends.

To help promote our message, we were delighted to engage New Jersey's homegrown soccer superstar and longtime NJM policyholder, Carli Lloyd. A two-time Olympic gold medalist and the 2015 Women's World Cup MVP, Carli has been insured with NJM since she first started driving and has been featured on our radio commercials, billboards and print advertising.

Our marketing efforts are also timed to support the recent expansion of our eligibility guidelines. From our founding in 1913, NJM has been a membership-based carrier, insuring companies who are members of the New Jersey Business & Industry Association (NJBIA), their employees and employees who work for the State of New Jersey. Last fall, we expanded eligibility to all Garden State public sector employees, including those who work for the municipal, county or federal government or a New Jersey public school district.

If you're a new customer, welcome! We're glad to have you as part of the NJM family and look forward to serving your insurance needs. In the end, we know that even the best marketing campaign is no match when compared to the personal recommendations from satisfied policyholders. Thank you for choosing NJM.

Volunteerism: A Privilege to Serve

When NJM employees aren't assisting policyholders, many are volunteering in the communities we serve. That's part of the mission of our Corporate Giving Department.

"NJM has long supported the communities where our policyholders and employees live and work," said Patricia Hartpence, Assistant Vice President, Corporate Giving. "This commitment provides opportunities for staff members to volunteer their time at a variety of local non-profits. Through volunteerism, we're able to further enhance our community partnerships while enriching the employee experience at NJM."

Our employees spend time teaching financial literacy skills to children in schools near NJM's Hammonton, Parsippany and West Trenton offices as part of the Junior Achievement program. In addition, employees join with family and friends in several walks throughout the state to support the American Heart Association. You can also find our volunteers helping at a summer camp run by HomeFront, a non-profit organization dedicated to ending homelessness in the Mercer County region.

Throughout the year, NJM and its employees donate food and clothing to numerous charitable organizations ranging from veterans' homes and food banks to animal shelters.



NJM regularly provides volunteers to teach financial literacy skills to children as part of the Junior Achievement program. Pictured are employee and retiree volunteers with students from The Village Charter School in Trenton.



Carli Lloyd (above) visited NJM in November to help launch our most recent auto insurance special dividend mailing. In a Q&A session with employees, she discussed her 2015 World Cup experiences, daily training routine and favorite music, movies and New Jersey shore town. To see video from Carli's visit, go to njm.com/carli-visit.



Spotlight: Flood Insurance

As weather events have intensified in recent years, so too has the damage from flooding, even in areas that previously had experienced little or no impact. As a service to our policyholders, flood insurance can be purchased from the National Flood Insurance Program (NFIP) through NJM Insurance Group. It's important to note that flood losses are not covered under homeowners, renters or dwelling policies. There is typically a 30-day waiting period for the policy to take effect after payment of premium is received, so don't wait until a storm is imminent to seek coverage.

To learn more, call to speak with one of our flood insurance specialists at 1-800-882-6573, ext. 4552.

WHAT TO DO AFTER A CAR ACCIDENT

1 SAFETY COMES FIRST. If you were injured or if anyone around you has been injured, call 911 right away. If you are not in a safe place, move to one as quickly as possible.

2 CONTACT POLICE, FILE A REPORT and arrange to get a copy of the report.



3 ASK FOR INFORMATION FROM OTHER DRIVERS INVOLVED AS WELL AS ANY WITNESSES.

This includes: name, address, phone number, insurance company, driver's license and policy number. Also include plate number and state.

4 TAKE PHOTOS WITH YOUR CELL PHONE OR DIGITAL CAMERA. If you are able to safely do so, please take photos of your vehicle damage and that of the other vehicles involved in the accident, including license plates.



5 CONTACT NJM AS SOON AS POSSIBLE, once you are in a safe place.

You should have ready:

- Your policy number and police report number, if available
- Date, time and location of the accident
- Description of damage to vehicle and how the accident occurred



24/7 Claims reporting
Phone **1-800-FOR-NJMI**
(1-800-367-6564) or

Online **NJM.com/njm-claims**

To upload photos for existing claims, go to:
NJM.com/njm-claims-photos

6 GETTING YOU BACK ON THE ROAD.

Speak with an NJM adjuster



An NJM claims adjuster will contact you by the next business day to discuss:

- Having your vehicle repaired
- Rental insurance coverage
- Scheduling an inspection
- Getting you back on the road



NJM Insurance Group

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

Included in This Issue

An Umbrella for Auto and Home Liability

Motorcycle and ATV Coverage Now Available

Save Time and Money With Paperless Billing

President's Corner

Volunteerism: A Privilege to Serve

Carli Lloyd Visit

Spotlight: Flood Insurance

What to do After a Car Accident

Special Power Report



Spring 2016 Newsletter

J.D. POWER

Special Power Report

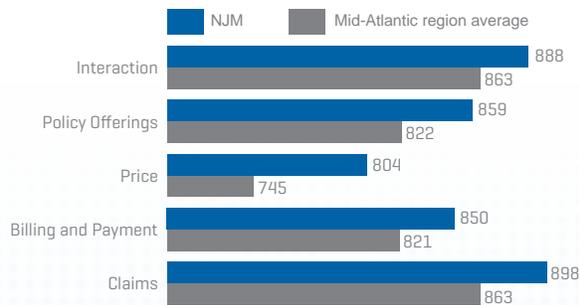
NJM Excels in Personal Auto Insurance Customer Satisfaction in Mid-Atlantic Region

According to the *J.D. Power 2015 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 864 (on a 1,000-point scale), NJM exceeds the Mid-Atlantic region average in the 2015 study by 42 points, and exceeds the national average by 46 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 and Payment, and Claims.

2015 U.S. AUTO INSURANCE STUDY FACTOR RANKINGS
(Based on a 1,000-point scale)



Source: J.D. Power 2015 U.S. Auto Insurance StudySM

About the Study: The 2015 U.S. Auto Insurance Study is based on responses from 46,256 auto insurance customers. The survey data was collected in March and April 2015.