

Message from Pete Irilli to Personal Lines

DATE: April 21, 2020

Hi Everyone!

Just wanted to check in again and give you a quick update.

We have brought on even more telecommuting help in the last week and are looking to make another push in the next week or so. A sincere thank you to those who have been working from home from the beginning of this crisis and to those who were able to make special arrangements to obtain the necessary equipment etc. that now allows you to help us from home. You are all making a huge difference!

Also want to acknowledge that we had a few rough days on the phones in the last week. Through all of this, we have maintained a compassionate ear and offered genuine help to our customers. We can't thank you enough! Those on the phone know why so many policyholders are calling. Some are looking for special payment arrangements and some want to adjust their policy to lower vehicle usage. We have had questions regarding NJM offering formal premium relief which was sparked by news that some competitors are doing so and, there are questions about how NJM will be reacting to the NJ Governor's advice that there will be 90 day premium deferral options. We also understand that there has been an increase in home mortgage refinances due to recent historically low interest rates.

Thanks to all of you who are helping our customers by quickly and efficiently executing policy transactions, making policy changes, keeping our queues up to date and sending policy renewal documents. The fact that we are caught up with this work is one more example of us pulling together and getting the job done!

One additional shout out to everyone who is keeping the business moving forward-doing analysis, preparing filings and accomplishing our strategic plan objectives etc. etc. The fact that we are keeping things moving forward during the crisis is amazing and, when we come out of this, will be tremendously advantageous for NJM and our customers.

As everyone knows, we made the announcement about NJM providing auto policy premium relief. By the end of this week, we hope to have additional details to help better answer questions like "when and how much will I be receiving?" We are also working toward providing you with more information regarding how we will be facilitating the 90 day premium deferrals mentioned above. There are still some details being worked out, but we expect to have more direction for you soon.

Thank you for allowing me to participate in your team huddles. I will be looking to do more of that in the next few weeks. It's great to talk to you!

One final thank you for doing such a great job taking care of each other and our customers. You truly make us proud every day!

Pete