

A Message from Mitch Livingston - 4/7

Good morning, everyone. I hope each and every one of you is safe and healthy and finding ways to get through the days and evenings that make up this challenging time.

As I have mentioned to many of you, I have my two sons at home, one in high school and one home from Penn State. My wife and I are trying to create some normalcy in the evenings and on the weekends by playing board games and watching movies. I have to admit, I never thought I would agree to get Monopoly out again!

Coronavirus
UPDATE

As I have said in previous messages, while I am not surprised, I am truly grateful to each of you for what you are doing to keep NJM operating over the last few weeks and into the near future. I know that it is a challenge either to work from home or to be among those of us still coming into the office under these circumstances, and you have my continued assurance that we will do what we can to make it workable. At the same time, we at NJM are all truly blessed to be able to continue operations in comparison to other businesses, which in some cases are furloughing staff and/or shuttering their doors in hopes of opening again once the crisis subsides.

I have been advised that there are numerous callers seeking payment arrangements in both personal and commercial lines. We are doing, and will continue to do what we can to help policyholders in this situation by suspending cancellations, and working to arrange for partial or deferred insurance payments.

I also understand that many of you are not only taking the time to assist, but to listen to the personal concerns raised by our policyholders. Thank you for that extra time and care -- an empathetic ear can go a long way. On the commercial lines side, we will undoubtedly lose premium dollars as our policyholders reduce staff and/or close their operations. At the same time, however, we will be here for them on the other side, as they seek to reopen, grow and expand their businesses. All of these actions demonstrate that we are living the value of supporting the communities we are privileged to serve.

In the meantime, the government is projecting that the next couple of weeks will be rough ones. I urge each of you to spend your free time hunkered down with family and loved ones -- either at home, or by phone or digitally -- and do what it takes to stay healthy and safe.

As always, the credit for NJM's success -- past, present and future -- belongs to each of you, and I again want to thank you for all that you are doing. Together, we will come out of all of this stronger than ever.