

POLICYHOLDER VALUE PROPOSITION

NJM's value proposition is a promise to deliver the highest quality service to our policyholders consistent with our mission, vision, and values. It is the reason why generations of policyholders have formed long-term relationships with NJM, trusting us to provide value-based insurance solutions with a superior customer experience.

Our value proposition has four pillars: Service and Support, Reliability, a Focus on Safety, and NJM's Total Insurance Solution.

Service and Support – Going “Above and Beyond”

NJM's exceptional customer service accompanies policyholders through every stage of a policy's life – quoting, binding, loss prevention, claims, recovery, and return-to-work.

- We know and understand your business.
- We are committed to providing a superior customer experience.

Reliability, Long-term Commitments, and a Trusted Reputation

Our 110-year legacy of long-term commitments, reliability and trust has made NJM the business insurance leader it is today.

- NJM operates efficiently, sharing our profits with our policyholders through dividends and competitive pricing.*
- We are an industry leader in claims cost management, resulting in savings for our policyholders.

Focus on Safety

Our experienced loss prevention team helps to prevent accidents, reduce risks, and control hazards in the workplace.

- We focus on the health and well-being of our policyholders and their employees.
- We coach policyholders on best practices and safety programs.

NJM's Total Insurance Solution

Inspires confidence in a company that business owners have trusted for over a century.

- NJM offers value-based, customizable insurance solutions to round out the insurance needs of small, mid-sized, and large businesses in the Mid-Atlantic region.
- We partner with an exclusive network of agents to meet the complex insurance needs of businesses.

*NJM shares positive financial results with its policyholders in the form of dividends. For this reason, the payment of a dividend is not guaranteed. Dividends are not paid on all policy forms or in every state in which NJM operates.