



## NJM, CHOP Partnership Aimed at Safer Teen Driving

As the nation's oldest and most respected pediatric hospital, Children's Hospital of Philadelphia (CHOP) has worked for more than 160 years to save the lives of children.

NJM is honored to enter into an innovative new partnership with CHOP aimed at preparing teenagers to drive safely and prevent fatal crashes. In the summer of 2021, a grant from NJM helped kick off a new young driver program that offers a state-of-the-art virtual driving assessment system (VDAS) at select CHOP Primary Care locations in Pennsylvania and New Jersey. The program will be fully implemented at most CHOP Care Network sites over the next four years.

"Research conducted by CHOP's Center for Injury Research and Prevention set the foundation for NJM's Teen Driver Safety

Programs," said Mitch Livingston, NJM President & CEO. "NJM's support of CHOP and the virtual driving assessment system is a natural progression in our commitment to the safety and well-being of our policyholders."

"This program is the first of its kind in the world and will be an exciting opportunity for novice drivers to participate in engaging, interactive virtual driving and assessment in preparation for safe driving," said Dr. Flora Winston, Founder and Scientific Director of the Center for Injury Research and Prevention (CIRP) at CHOP.

The program is currently available to adolescent patients at five CHOP Primary Care locations in Pennsylvania: Flourtown, CHOP's Philadelphia Campus, Chadds Ford, West Grove, and Cobbs Creek, as well as one site in Somers Point, NJ.

## NJM Ranks Number One in Service Based on Your Feedback

Policyholder feedback makes us better and informs our actions into the future. We are continuously working to improve the customer experience.

This year, we are proud to report that based on policyholder feedback, J.D. Power ranked NJM #1 in Customer Satisfaction among Auto Insurers in the Mid-Atlantic Region. The study reviews the

entire auto policy process, including policy offerings, price, and claims management.

Additionally, NJM finished second in the nation for auto satisfaction in a study of best car insurance companies by a leading consumer magazine. The magazine surveyed 56,396 of their members at the end of 2020 on every aspect of the auto insurance customer experience, including

price, claim-handling process, non-claim customer service, and the thoroughness of policy review.

NJM takes solace in this independent validation as we continue to improve our policyholder experience.

*NJM received the highest score in the Mid-Atlantic in the J.D. Power 2021 U.S. Auto Insurance study of customers' satisfaction with their auto insurance provider. Visit [jdpower.com/awards](https://www.jdpower.com/awards)*



## President's Corner

by Mitch Livingston

NJM has been privileged to provide its value-based personal lines insurance products and services to New Jersey residents for over

a century. In 2018, we began a regional state expansion to bring our unique value proposition to the residents of surrounding states. This expansion will benefit both present and future policyholders as we leverage our existing capabilities to serve a larger policyholder base.

This year, NJM completed that expansion. We now write personal lines insurance in five states: Connecticut, Maryland, New Jersey, Ohio, and Pennsylvania. Residents across the region can apply for NJM's award-winning customer service and our full line of personal lines insurance products.

As you might imagine, this is an exciting time at the Company, and staff is eager to build new relationships and welcome new applicants to the NJM family. Rest assured, however, that while our reach has expanded, our mission has not changed. NJM will continue to operate as a mutual insurer for the exclusive benefit of our policyholders while maintaining the highest levels of service, integrity, and financial stewardship.



## No Jingles or Mascots

Turn on the TV any time of the day and you will likely see auto insurance commercials with talking animals, zany characters, or jingles that will not leave your brain.

This past spring, we introduced our new "No Jingles or Mascots" campaign, which emphasizes NJM's award-winning customer service.

The Company will promote this message in current and new markets, reinforcing the high standard of service NJM provides to existing policyholders while introducing our brand to new customers.

## Protect Your Home from Flooding

Please be reminded that homeowners and renters insurance do not cover flood damage. If you live in an area prone to flooding or want protection from storms and melting snow, you need to have a separate flood insurance policy.

To help policyholders seeking this type of coverage, NJM has established a relationship with Wright Flood, the nation's leading provider of federal flood insurance through the Write Your Own (WYO) Program. Visit [wrightflood.com](http://wrightflood.com) for more information.

## Has Your Vehicle Been Recalled?

Tens of millions of vehicles in the U.S. are recalled each year due to safety defects, such as faulty airbags, anti-lock brake systems, or ignition switches. Driving a vehicle with an open safety recall can put you and your loved ones at greater risk. While auto manufacturers are required to send official recall notices by mail to affected owners, it can be difficult for them to identify and alert owners of older and used vehicles.

Learn if your auto has an open recall by visiting [CheckToProtect.org](http://CheckToProtect.org) or [NHTSA.gov](http://NHTSA.gov) and entering your 17-digit Vehicle Identification Number (VIN). The VIN can be found in the lower-left corner of your car's windshield, on the inside of the driver-side door, or on the vehicle's registration card.

Manufacturers are required to repair or replace the affected equipment free of charge. Repairs can be done at authorized dealers, regardless of whether you purchased your vehicle from the dealer or use it for regular maintenance.



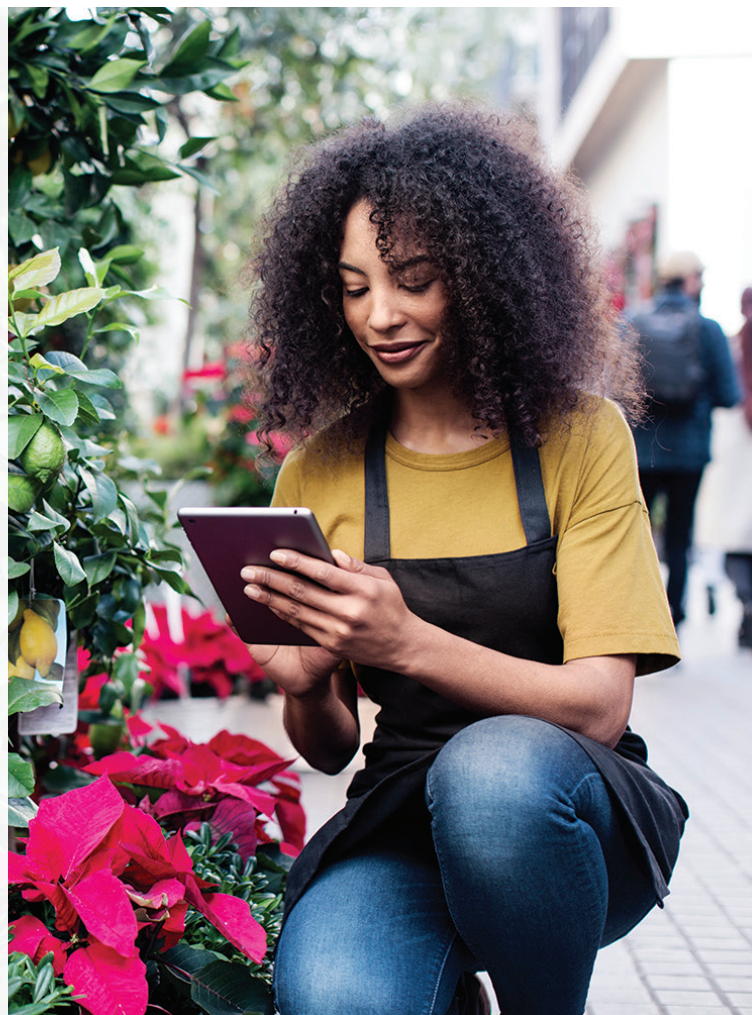
## When It Comes to Insurance, We Mean Business

Did you know that the same high level of service you receive with your personal insurance is available for your business?

NJM was formed more than 100 years ago to provide cost-effective, safety-focused business insurance. We have been New Jersey's leading workers' compensation provider and a top writer of commercial auto insurance for more than 70 years.

We recently expanded our business insurance line to offer several commercial insurance products that help protect small businesses in Delaware, Maryland, New Jersey, and Pennsylvania. An NJM ProEdge Businessowners Policy (BOP) offers property and liability protection, and our commercial general liability policy provides protection against bodily injury and personal injury claims for businesses that do not need property coverage.

Visit [njm.com/business](http://njm.com/business) to find out more about how NJM can help protect your small business.



## Consider an HO-5 Homeowners Policy

An NJM Homeowners policy is a great way to help protect one of the most significant investments you will ever make. We recognize that not every home is the same, so we offer a variety of policies and endorsements to ensure policyholders have the level of protection that meets their needs.

While an HO-3 policy is sufficient for many homeowners, an HO-5 policy offers a higher level of coverage for the homeowner's personal property. It is often purchased by homeowners seeking broader coverage for their personal possessions. The policy also includes coverage for identity fraud expense, lock replacement when a covered theft loss occurs, and expands refrigerated food spoilage during a power outage from \$500 per policy period to \$500 per loss.

The HO-3 and HO-5 both cover your contents at "replacement" cost. This means that a claim payment for a covered loss will enable you to replace contents with those of similar type and quality.

If you have an HO-3 and are interested in applying for an HO-5 policy, please speak with one of our representatives at 1-800-232-6000. More information about the difference between an HO-3 and HO-5 is available at [njm.com/ask](http://njm.com/ask).

### Ask NJM

What is a peril? Does car insurance cover rental cars? What is guaranteed replacement cost? We have answers to frequently asked policyholder questions about auto, home, and renters insurance. Visit [njm.com/ask](http://njm.com/ask) to learn more.



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2021 Newsletter

## Come Work at NJM

A majority of NJM employees are also NJM policyholders. It's why many customers feel they are talking to a family member or friend when they contact us. Plus, NJM regularly ranks among the top insurers in the nation for claims satisfaction and was voted as one of the best places to work in New Jersey by Forbes magazine.

We are always looking for outstanding candidates to join our team. At NJM, you'll work with talented people who care about our policyholders and each other. Our offices are special places where you can propel your career, help others, and make friends. At the same time, you'll have access to continuous learning opportunities, outstanding benefits, innovative wellness programs, and a wide range of volunteer opportunities.

Visit our Career Center at [njm.com/careers](http://njm.com/careers) to learn more about opportunities to join the NJM team.

