



**NJM** Insurance  
Group

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## NJM – A Legacy of Safety, Dividends and Service

**N**JM was formed by safety-oriented factory owners in 1913 with the goal of providing cost-effective, financially secure insurance coverage for its policyholders. Today, the Company has grown to become New Jersey's largest property/casualty insurer, providing personal auto, commercial auto, homeowners, flood and umbrella insurance in addition to workers' compensation, the line of coverage for which it was established 102 years ago. Based in West Trenton with branch offices in Hammonton and Parsippany, the Company conducts more than 98 percent of its business in New Jersey.

The legacy of safety established by NJM's founders continues to resonate today. Innovative and time-tested loss-prevention programs help minimize risks for thousands of commercial lines policyholders. Outside of the workplace, NJM is a leader in driver safety, with a particular focus on teens. In fact, NJM's award-winning Teen Driver Safety program, conducted by two retired police officers, has been presented at more than 185 New Jersey high schools to more than 40,000 students.

Along with safety, another core value of NJM is to operate for the exclusive benefit of policyholders, best evidenced

perhaps by the dividends returned directly to customers in each year since 1918. During that time, the Company has returned a total of \$5.7 billion to policyholders. At the same time, NJM protects the long-term interests of policyholders by maintaining a high level of financial strength, which has been recognized by A.M. Best Company with an A++ Superior rating, earned by just 2.9 percent of rated property/casualty insurers.

NJM has always been committed to the delivery of a superior customer service experience. The Company has a long track record of service accolades, including repeated recognition in leading consumer publications. Most recently, in a national auto insurance study released this year by J.D. Power, NJM exceeded the national Overall Customer Satisfaction Index (CSI) score, which is based entirely on customer feedback. Please see the Special Power Report on the facing page for more information about how NJM performed in the J.D. Power 2015 Auto Insurance Study<sup>SM</sup>.

Honoring tradition while embracing vision helps ensure NJM is positioned to meet the evolving needs of its policyholders long into the future. **PS**

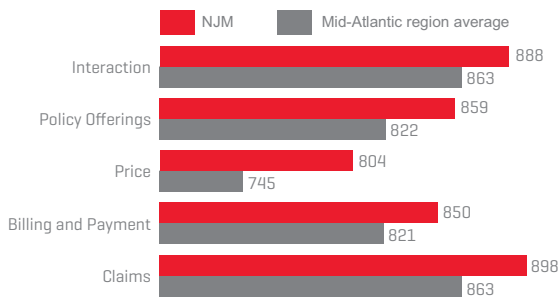
# Special Power Report NJM

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

According to the *J.D. Power 2015 U.S. Auto Insurance Study*,<sup>SM</sup> 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 Study*<sup>SM</sup>

NJM performance highlights in each factor include:

### Interaction

- NJM’s overall Interaction score is 888—a notable 9-point increase from the 2014 study, and 25 points higher than the Mid-Atlantic region average of 863.
- NJM receives high customer ratings in call center staff courtesy, knowledge, and timely issue resolution.
- NJM achieves a notable 24-point year-over-year increase in the Website channel, driven by higher customer ratings in the appearance of the website and timeliness of resolving the reason for the visit to the website.
- Nearly all (98%) NJM customers indicate they did not experience a problem during the previous 12 months, compared with the Mid-Atlantic region average of 94%.

### Policy Offerings

- With a Policy Offerings score of 859, NJM performs 37 points higher than the Mid-Atlantic region average of 822 and 42 points higher than the national average of 817.
- NJM excels at providing policies that meet the needs of its customers and making it easy to change an existing policy.



### Price

- NJM’s score in the Price factor is 804, which is 59 points higher than the Mid-Atlantic region average of 745 and 65 points higher than the national average of 739.
- More than four-fifths (84%) of NJM customers indicate they did not receive an insurer-initiated premium increase in 2015, a 5-percentage-point increase from 2014.

### Billing and Payment

- NJM’s Billing and Payment score of 850 in 2015 is 29 points higher than the Mid-Atlantic region average (821) and 31 points higher than the national average of 819.
- Nearly all (96%) NJM customers indicate not having experienced an error on their billing statement, which compares favorably with the Mid-Atlantic region average of 91%.

### Claims

- Claims satisfaction for NJM is 898, which is 35 points higher than the Mid-Atlantic region average of 863 and 40 points higher than the national average of 858.

NJM Insurance Co. is an insurance provider open to New Jersey Business & Industry Association members and their employees, state of New Jersey employees, NJM’s previously insured drivers, and/or previous/current auto/homeowner policyholders, and therefore is not included in the study’s official ranking.

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.

The Special Power Report • Published by J.D. Power • Published July 2015

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