



NJM Insurance
Group

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Collaborating With Policyholders to Manage Risk and Reduce Costs

NJM is a service organization that happens to be in the business of insurance. The Company was founded by policyholders in 1913, and has maintained a special relationship with them ever since – operating exclusively in their interests.

NJM established itself by providing workers compensation insurance to the great textile mills, glassworks and factories that dotted the New Jersey landscape during the first part of the 20th century. The Company's early success was aided by its methodical approach to offering the lowest premiums possible by emphasizing the importance of safety in the workplace. NJM worked hand-in-hand with its insureds to implement disciplined accident prevention programs, helping to avoid injuries that would lead to higher costs.

NJM grew with its policyholders, and New Jersey, in the decades that followed. By the late 1940s, as many of its customers were thriving in a post-war economy, NJM had become the leading provider of workers' compensation coverage in the State, thanks in large part to a loyal policyholder base which served as its advocates, promoting the Company's value and collaborative approach to colleagues and fellow business owners.

While the textile mills and glassworks have given way to

retail and health care, NJM's policyholder-focus is unchanged. The Company remains committed to workplace safety and proactively managing claims, leveraging more than a century of experience and expertise that today results in a per-claim cost that is 20 percent below the statewide average, saving money for policyholders without sacrificing on the quality of care for injured employees.

In addition to traditional workers' compensation insurance, NJM now offers third-party administrative services for claims management through its subsidiary, NJM Claims Management Services LLC. This enables the Company to establish new relationships in an ever-changing business landscape while being able to continue valued relationships with longtime partners that look to self-insure.

When asked recently about his company's experience with NJM, Drew Davala, Vice President of HR for Viking Yacht Company, a longtime policyholder, said, "NJM has always stood behind a dynamite product, and its responsiveness is tremendous."

For a company whose singular purpose is to serve policyholders, there can be no better feedback.

To learn more about NJM's many products and services, visit njm.com. **PS**