

FIND EXCEPTIONAL VALUE IN NJM INSURANCE COMPANY COVERAGE

... Eligibility to Apply Is a Benefit of Membership

An important benefit of your NJBIA membership is the ability to apply for property/casualty insurance coverage with New Jersey Manufacturers Insurance Company.

As an employer, you are eligible for underwriting



NJBIA member Nora Galleros, a partner with Watson Rice LLP, is seen here with her new car, which is covered by NJM Insurance Co.

consideration for workers' compensation and commercial auto coverage. Your employees are eligible to apply for auto insurance and homeowners coverage.

When it comes to personal auto insurance, NJM offers the best value in New Jersey. This is an extra benefit that you can offer to your employees at no additional cost to you.

Consider the advantages of NJM insurance coverage

Great Dividends – NJM exists solely for the benefit of its policyholders, and in every year since 1918 it has paid dividends to policyholders. For example, more than \$42 million in special dividend checks were issued in December 2005. Once dividends are factored in, NJM's average annual auto insurance premium is about \$300 per car less than the statewide average.

Exceptional Service – NJM consistently earns high marks for customer and claims service. A national magazine recently placed NJM number one in its consumer satisfaction rankings of auto insurers.

Superior Management – At NJM, it is a way of life to reduce policyholders' costs by managing expenses. NJM uses only half of the property-casualty industry average of 25 percent of premiums to meet underwriting expenses.

“Many of our employees get their auto insurance through NJM and they love it. The rates are competitive. The service is excellent. Plus NJM has paid an annual dividend. You can't beat it!”

NORA GALLEROS—
Partner, Watson Rice LLP