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Study Shows NJM Performs Highly in Customer Satisfaction

Results reported in the J.D. Power and Associates 2009 National Auto Insurance Study

WEST TRENTON, NJ – New Jersey Manufacturers Insurance Company (NJM) achieves high levels of satisfaction among policyholders, according to the J.D. Power and Associates 2009 National Auto Insurance Study released today. In the Overall Customer Satisfaction Index (CSI), NJM received a score of 869 on a 1,000 point scale. The industry average for all personal auto insurers was 801.

This recognition from an independent marketing research organization helps demonstrate NJM's philosophy of always putting policyholder needs first, said Bernie Flynn, NJM President and CEO.

"Each day our dedicated employees provide outstanding service at a fair price," Flynn said. "These results reflect the understanding of our customers that they not only pay low rates but also receive dividend payments from the Company, which operates in the mutual fashion for the benefit of policyholders."

In addition to its overall score, NJM received five out of five Power Circles in JDPower.com Power Circle Ratings, which equates to a rating of "Among the best," in each of the five following categories: overall experience, policy offerings, pricing, billing and payment, and contacting the insurer.

NJM performed particularly well in the pricing category. "Careful stewardship of policyholder resources helps us control costs while maintaining the highest standards of service," Flynn said.

NJM's average annual premium per car in 2008 was \$923, and after dividends just \$803 – compared to the statewide average annual premium cost of \$1,041 for all insurers, according to the most-recent data from the New Jersey Department of Banking and Insurance (NJDOBI). More than \$4.7 billion in cumulative dividends has been returned to policyholders – not stockholders – since the first annual declaration in 1918.

Eligibility for NJM is reserved for good drivers who are members of the New Jersey Business & Industry Association (NJBIA) and their employees, individuals employed by the State of New Jersey, and those who have previously been covered by NJM. As with other insurance companies that have membership restrictions, NJM was not officially included in the study ranking because NJM services are not generally available to the public.

This is the first year NJM was included in the report. The Company's inclusion was based in part on NJM's premium volume (\$1.47 billion written in 2008) and market share.

Based in West Trenton, NJM is the largest provider of personal auto insurance in the Garden State with more than 766,000 vehicles. The Company conducts more than 98% of its business in New Jersey.

The J.D. Power and Associates 2009 National Auto Insurance Study is based on 22,930 responses from auto insurance policyholders across the country.

NJM also has consistently scored some of the lowest complaint ratios among major insurers since the New Jersey Department of Banking and Insurance began compiling records for valid complaints against auto insurers in 1987.

To view the news release and ratings, visit

<http://www.jdpower.com/corporate/news/releases/pressrelease.aspx?ID=2009151>.