

Visit the all-new
www.nj-teachers.com

- Get a quote
- Find a repair shop
- Download claim forms
- Sign up for Quotes for Cash

New! Free EFT Payments

Avoid finance charges and late fees — sign up for automated bill payment using our friendly and convenient EFT service.

Call 866-NJ-TEACH (866-658-3224) to get started!

These articles have been provided for educational purposes only and are based on the most reliable information available on the date of publication. Insurance coverage is underwritten by Teachers Auto Insurance Company of New Jersey. TIP/155/KG/012009

Teachers' Insurance Plan of NJ
Special rates for a special class of people



Page

- 1 President's Message
Paying Off a Car Loan
- 2 Quotes for Cash
 - Participating Schools
 - Scholarships and Grants
 National Sleep Foundation
Tell a Friend
- 3 Car Pricing
Door to Door Valet Claim ServiceSM
- 4 *New!* Free EFT Billing Plan
New! Website

Paid Off a Loan on Your Car?

If you have recently paid off a loan on your car, there are two important things you must do:

- 1) Call the finance company and make sure they send you your title.
- 2) Once you have the title, call us. We will make the appropriate changes to your policy. This may also be a good time to review your coverages. You may be able to reduce your insurance premium.

Spring 2009

Chalk Talk

Staying Focused on What Matters: You.

As the son of a public school secretary, I literally grew up in the halls of Lake Drive School in Mt. Lakes, New Jersey, where my mother worked for so many years. To this day, colleagues of my mother remain members of my extended family, and to say I have an affinity for educators is an understatement. I am a proud alumnus of Rutgers University and Parsippany Hills High School, and am also proud to serve you as the new President of Teachers Auto Insurance Company of New Jersey.

Because I feel such a sense of personal commitment to the educational community, you can expect to see my professional commitment to developing special rates and services just for you. We bring you the best insurance solutions to fit your lifestyle as an employee in education, all while saving you money. That's why we've developed new product features, like waiving deductibles for accidents on school grounds, and provide Crashbusters[®] on-the-spot appraisals. And because studies show that as a group, employees in education have fewer claims and cost less to insure, we can charge lower rates than companies who insure everybody.

We understand that educational professionals work hard in an environment that can be challenging. That's why we spend so much time thinking of ways we can help by partnering with schools and districts across the state. Our Quotes for Cash program where employees of participating schools can help raise money for their own school or district is one example. Quotes for Cash also provides additional opportunities for support through grants for teachers who want to build enrichment programs, and scholarships for students who will go on to higher education after graduation.

Feedback from our customers on how we serve you is of paramount importance to us. If you have any questions or suggestions for us, I hope you will call 877-NJ-TEACH (877-658-3224) or send me an email at marc.buro@nj-teachers.com. I look forward to hearing from you and continuing to provide tailored services to fit your needs.

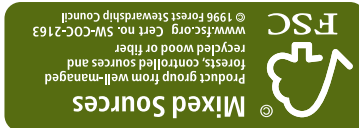


Sincerely,
Marc V. Buro
Marc V. Buro
President
Teachers Auto Insurance Company of New Jersey

Spring 2009 **Chalk Talk**



Teachers' Insurance Plan of NJ
Special rates for a special class of people
P.O. Box 942, Lincroft, NJ 07738-0924
1-866-NJ-TEACH



PRST STD
US POSTAGE
PAID
Permit No. 38
Elmwood Park, NJ

Quotes For Cash

During the 2007-2008 school year, Teachers' Insurance Plan of NJ donated over \$22,000 to New Jersey schools as part of our Quotes for Cash program.

Raise Money for Your School!

When your school or district participates in Quotes for Cash, employees or their eligible family members who receive an auto insurance quote will earn \$20 for their schools to purchase school supplies, electronics, new text books, scholarships, or any other items the school may need! When the applicant purchases the policy, they will have a choice between an additional \$25 contribution made to their school fund, or a gift certificate given directly to them for their own use.*

Participating School Districts are Eligible for Special Funding**

\$1,000 Scholarships

To qualify, applicants must be graduating high school seniors and accepted by a 2 or 4 year college, university or technical school.

Grants up to \$1,000

Grants will be awarded throughout the year to teachers who want to conduct enrichment projects in their school that will improve students' education experience both inside and outside the classroom.

Visit us at www.nj-teachers.com to see our growing list of over 50 participating NJ schools, districts and education organizations.



Mullica Township's Garden Technology Program, 2008 Grant Winner

* Only new quotes are eligible for the \$20 donation and new sales are eligible for the \$25 reward.

** Only participating school districts are eligible for scholarship and grants benefits.

National Sleep Foundation

According to the National Sleep Foundation's (NSF) 2005 Sleep in America poll, 60% of adult drivers — about 168 million people — say they have driven a vehicle while feeling drowsy in the past year, and more than one-third (37% or 103 million people), have actually fallen asleep at the wheel!

The National Highway Traffic Safety Administration estimates that 100,000 police reported crashes are the direct result of driver fatigue each year. This results in an estimated 1,550 deaths and 71,000 injuries.

New Jersey's "Maggie's Law" imposes jail time and fines of up to \$150,000 for sleep-deprived drivers who cause fatal crashes. Before your next long trip, visit the NSF at www.drowsydriving.org to learn simple steps to keep you and your loved ones safe.



Tell a Friend!

Earn \$10 gift cards to your favorite stores for each colleague you refer.

Visit the Discounts & Offers section of www.nj-teachers.com for details.



True or False?

Older cars cost less to insure.

We determine insurance rates by studying historical and industry data about all types of cars. The age of a car doesn't make much of a difference in the cost, but other factors will such as:

- How much does this car cost to repair or replace after an accident?
- Is this car more or less likely to injure someone else or someone else's property?
- How safe is this car for its own passengers?



Gerry Wilson, CEO
Teachers Auto Insurance Company of New Jersey

Most of these factors are not affected by the passage of time. An older car may be worth less when you try to sell it, but the replacement parts needed after an accident and the cost of the mechanic are the same. Or, imagine the difference of rear-ending another car with an SUV vs. a compact car. The damage created will be very different, but mainly because an SUV is much larger, not because it's newer or older. On the flip side, the driver of the compact car is more at risk of injury since a compact provides less protection in an accident.

It is true that as a car ages, it will eventually reach a point when its resale value is so low that maintaining certain coverages is no longer worth the cost. If you have an older car, give us a call at 1-866-NJ-TEACH to see if this is an opportunity for us to save you money. We can review your policy and discuss what is right for your needs.

Regards,

Door to Door Valet Claim ServiceSM

With Door to Door Valet Claim ServiceSM, getting your car fixed couldn't be easier. If your damaged car is insured with comprehensive or collision coverage, you don't have to leave your school or visit a body shop. It's our way of making the repair process as stress-free as possible. Often with only one phone call!

We do it all for you, from start to finish. Best of all, the work is guaranteed for as long as you own the car.

1. Call 866-NJ-TEACH to report the accident.
2. We come to you and remove your damaged car, SUV or pick-up when and where it is convenient for you.
3. We deliver a rental car directly to you if you have rental coverage.
4. We return your vehicle to your school or home once it is repaired.

