

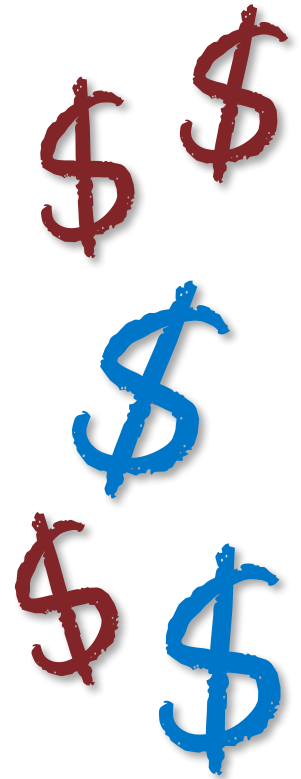
# NJ School Employee Bulletin: Auto Insurance

## How to take advantage of education employee status when buying auto insurance in New Jersey:

Insurance regulations in New Jersey allow companies to use occupation as a basis for setting rates. As a result, several New Jersey insurance carriers have rates and insurance products specifically tailored to teachers, administrators and other educational employees. School employees have many characteristics that make them good insurance risks and ideal customers.

Rates vary greatly by carrier, even among companies that have special products for teachers. That's because insurance companies focus on different customer segments and look at different rating factors when determining your insurance premium. As an educational employee, you should be careful to research which companies offer special rates for NJ teachers, administrators and staff. Shopping these companies raises your likelihood of saving money and may also bring with it other benefits that apply only to educators.

Be sure to compare apples to apples: exact coverage amounts and limits may not be the same. That could mean lower coverage levels in exchange for a lower rate.



## Insurance shopping checklist for educators:

- Identify NJ insurers that offer special rates for school employees
- Compare multiple carriers with equivalent coverages and limits
- Ask about special, educator-specific benefits
- Tailor your coverage to your budget: options like pre-payment or higher deductibles can save you money

**Did you know?  
NJ insurers rate  
on occupation.**

Teachers' Insurance Plan of NJ is one of several companies that offer specially priced auto and homeowner insurance for NJ educators.

Learn more by calling **800-521-4084**  
or visiting [NJEducatorBenefits.com](http://NJEducatorBenefits.com)  
to get a quote. At Teachers' Insurance, we  
know that it pays to do your homework.

Teachers' Insurance Plan of NJ  
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