



**State of New Jersey**  
**DEPARTMENT OF BANKING AND INSURANCE**  
**DIVISION OF INSURANCE**  
PO BOX 325  
TRENTON, NJ 08625-0325

**RICHARD J. CODEY**  
*Acting Governor*

TEL (609) 292-0844  
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**HOLLY C. BAKKE**  
*Commissioner*

February 10, 2005

Mr. Scott St. Angel, MBA, CPCU, AIC, AIS, MCSA  
Claims Manager - PIP  
NJ Skylands Management, LLC  
P.O. Box 622  
Basking Ridge, NJ 07920

Re: New Jersey Skylands Insurance Association  
New Jersey Skylands Insurance Company  
Revised PIP Endorsements  
Department File No. 04-1662

Dear Mr. St. Angel:

Commissioner Holly C. Bakke has approved the captioned filing. These changes are applicable to all new policies written on or after March 15, 2005 and to all renewal policies which become effective on or after April 20, 2005. Should the foregoing effective date rule be inconvenient for your needs, please contact us immediately.

For the completion of our files, please provide us with final printed material (pages in the case of manual filings and forms in the case of form filings) and also complete enclosed Form MARS-002, indicating the specific manual pages and/or forms which are new/revised and/or superseded within 10 days from receipt of this letter, or at least 10 days prior to the effective date of implementation.

Sincerely,

Insurance Analyst  
(609) 984-7310 ext.

E-mail:

/kje

