



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

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

TEL (609) 292-5360

**DONALD BRYAN**  
*Acting Commissioner*

March 9, 2005

Mr. Howard Chandler  
Filing Administrator  
AAA Mid-Atlantic Insurance Group  
2040 Market Street  
Philadelphia, PA 19103

Re: **AAA MID-ATLANTIC INSURANCE COMPANY**  
**KEYSTONE INSURANCE COMPANY**  
Private Passenger Auto  
Revised PIP Endorsements  
Department File No. 04-2496

Dear Mr. Chandler:

Acting Commissioner Donald Bryan has approved the captioned filing. The filing will become effective April 28, 2005. Should this effective date be inconvenient for your needs, please contact us immediately.

Sincerely,

Harry Davenport, CPCU  
Insurance Analyst  
(609) 984-7310 ext. 50168

/hbd