



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

JON S. CORZINE
Governor

TEL (609) 292-5360

STEVEN M. GOLDMAN
Commissioner

February 16, 2007

Mr. Rick Wisniewski
Associate State Filings Director
2775 Sanders Road
Suite A5
Northbrook, IL 60062

Re: Encompass Insurance Company of New Jersey
Private Passenger Auto
Company File No. EF8116
Department File No. 07-0341

Dear Mr. Wisniewski:

Commissioner Steven Goldman has approved the captioned filing. The filing is effective February 19, 2007 for new and renewal business. Should this effective date be inconvenient for your needs, please contact us immediately.

For the completion of our files, you are requested to forward a final printed copy of the approved Plan and notices, including all revisions made during the review process, within ten days of the date of this letter.

Sincerely,

Kathryn Elguicze
Insurance Analyst
(609) 984-7310 ext. 50349
(609) 777-0019 (FAX)
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