



Dear Policyholder:

The New Jersey Department of Banking and Insurance has recently approved policy changes that affect your Personal Injury Protection coverage. These changes affect the handling of Personal Injury Protection claims for all policies in force as of **February 1, 2011** and after. This effective date also applies to all active Personal Injury Protection claims that are open as of **February 1, 2011**. Most significantly, these changes affect the benefits you receive when you do not use a Voluntary Network Provider, among other changes. If an "insured" does not use a "Voluntary Network" provider, as defined in your policy, we may impose a co-payment of up to 30% on eligible charges.

Following this letter are several documents. Please read carefully all of the documents and, more specifically: 1) the Important Information document, at the section named Voluntary Utilization Program; and, 2) the Personal Injury Protection Coverage endorsement, PP 05 77 11 10, at page 16 under Section 7., named Voluntary Networks.

Please keep these documents with your policy for easy reference.

Thank you for your attention in this matter.

**NO COVERAGE IS PROVIDED IN THIS LETTER. THIS DOCUMENT DOES NOT REPLACE ANY OF THE PROVISIONS OF YOUR POLICY. YOU SHOULD READ YOUR POLICY, INCLUDING THE ENDORSEMENT, CAREFULLY FOR COMPLETE INFORMATION AS TO THE TERMS OF YOUR COVERAGE. IF THERE IS ANY CONFLICT BETWEEN THE POLICY AND THIS DOCUMENT, THE PROVISIONS OF THE POLICY, INCLUDING THE ENDORSEMENT, SHALL PREVAIL.**

AAA Mid-Atlantic Insurance Company – Keystone Insurance Company  
AAA Mid-Atlantic Insurance Company of New Jersey