

MELVIN D. MARX, P.A.

A PROFESSIONAL CORPORATION

ATTORNEYS AT LAW

www.melvinmarx.com

Melvin D. Marx
Adebukola Ogunsanya
Jennifer F. Wynn

260 Columbia Ave, Suite 6
Fort Lee, New Jersey 07024
T: (201)242-5800 F: (201)242-5808

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Memo: DOBI Delays Proposed Internal Appeal Changes by Another Year.

To All Clients:

Please be advised that the NJ Department of Banking and Insurance ("DOBI") has decided to delay the implementation of N.J.A.C. 11:3-4.7 (regarding the proposed uniform internal appeal changes) for another year. We will keep you apprised when additional information is available on this issue.

- **Please continue to follow each carrier's internal Appeal Process as indicated in their decision point review plan.**

Thank you for your attention.

Very truly yours,

MELVIN D. MARX

For the firm