



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

JON S. CORZINE
Governor

TEL (609) 984-7310
FAX (609) 777-0019

NEIL N. JASEY
Commissioner

January 4, 2010

Ms. Kay R. Estes, CLM, CWCP, NJWCP
President and CEO
Innovative Claims Strategies, LLC
485 A
Route 1 South
Suite 300
Iselin, NJ 08830

Re: Decision Point Review / Pre-Certification Plan
Personal Automobile
Innovative Claims Strategies, LLC
MCMC, LLC
Department File # 09 – 2041

Dear Ms. Estes:

Commissioner Neil N. Jasey has approved the filing. The filing will become effective January 4, 2010 for new and renewal business. Should this effective date be inconvenient for your needs, please contact us immediately.

Sincerely,

Kathryn Elguicze
Insurance Analyst
Extension 50349
Email: kathryn.elguicze@dobi.state.nj.us