



NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE
QUARTERLY REPORT

No Fault PIP Arbitration
2nd Quarter 2025



FORTHRIGHT

2ND QUARTER 2025 REPORT
TO THE
NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

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EXECUTIVE SUMMARY

In the second quarter of 2025, 14,084 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 10,811 (77%) were initiated as In-Person (IP) and 3,273 (23%) as On-The-Papers (OTP).

The Dispute Resolution Professional (DRP) panel consisted of 45 members. In this quarter 11,652 cases were assigned to DRPs.

Recent changes to the rules prioritized videoconference “in-person” hearings, with a procedure to request a non-video hearing. During each quarter since the amended rules became effective on August 1, 2022, Forthright has not received any requests for a non-video hearing.

Of the pending cases in the PIP arbitration program, 13,178 were concluded during the second quarter by means of an award or denial of award (including appeals), pre-hearing dismissal of the case, settlement, or withdrawal.

There were 623 cases placed in abeyance by consent of the parties or by order of the court.

System-wide, the average amount awarded in arbitration (excluding filing fees) was \$9,147 comprised of \$8,320 for personal injury protection benefits and \$827 for attorney’s fees per case. It is common practice for users to stipulate that amounts awarded by DRPs are subject to further reduction for deductibles, co-payments, prior payments, and/or medical fee schedule adjustments. In such cases, the final amount paid by the Respondent for PIP benefits may be less than the awarded amount.

Seven appeals to panels of three DRPs were concluded during the reporting period. All involved awards or dismissal orders rendered in In-Person matters. No OTP awards were appealed. Seventy-one percent of the awards appealed were affirmed.

During the reporting period, four Medical Review Organization (MRO) reviews were provided at the request of a party. DRPs did not request any reviews. Requests are apportioned among the four certified MROs on a rotating basis.

CASES INITIATED

Cases are considered “filed” as of the date a Demand for Arbitration is received by Forthright. Case “initiation” occurs when an initiation letter is transmitted to the parties.

In the second quarter of 2025, 14,084 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 10,811 (77%) were initiated as In-Person and 3,273 (23%) as OTP. See the table below for the monthly distribution.

	In-Person (IP)	On The Papers (OTP)	Total
April	3,822	1,065	4,887
May	3,576	1,089	4,665
June	3,413	1,119	4,532
Totals	10,811	3,273	14,084

During the second quarter of 2025, Forthright did not receive any requests for a non-video hearing.

The following table summarizes the initiations for the first two quarters of 2025.

	In-Person (IP)	On The Papers (OTP)	Total
Q1 2025	10,333	3,174	13,507
Q2 2025	10,811	3,273	14,084

TRANSFER OF CASES FROM OTP PROCEEDINGS TO IP PROCEEDINGS

Under certain circumstances, cases that were initially filed as OTP may be transferred to IP proceedings. The circumstances include consolidations (automatic, by consent, or by request), insurance policy issues identified by Respondent, change of claim, and cases voluntarily filed as OTP but the Respondent does not consent. Please consult arbitration Rules 6, 9, and 51 for a complete explanation of the circumstances for transfer. The table below shows the number of cases transferred in the second quarter and the reason.

Consolidation	Policy Issues	Change of Claim	Total
364	34	119	517

DISPOSITION OF CASES IN THE PIP ARBITRATION PROGRAM

Of the pending cases in the PIP arbitration program, 13,178 were concluded during the second quarter by means of an award or denial of award (including appeals), pre-hearing dismissal of the case, settlement, or withdrawal. The table below illustrates the manner in which cases were administered and concluded in the IP as well as the OTP category.

Disposition Type	In-Person (IP)	On The Papers (OTP)	Total
Awarded/Denied	2,923	408	3,331
Dismissed Pre-Hearing	8	0*	8
Settled	6,285	2,241	8,526
Withdrawn	916	397	1,313
Total	10,132	3,046	13,178

* Not applicable to OTP proceedings.

DISPOSITION OF CASES BY PERCENTAGE

The table below presents the disposition of OTP cases and IP cases as percentages of case dispositions during the reporting period. **Percentages may not add to 100% due to rounding.**

Disposition Type	In-Person (IP)	On The Papers (OTP)
Awarded/Denied	29%	13%
Dismissed	<1%	0%*
Settled	62%	74%
Withdrawn	9%	13%

* Not applicable to OTP proceedings.

CASES IN ABEYANCE

Administration of certain cases is suspended by way of Court Order or consent of the parties. These cases are designated as in abeyance. Abeyances for the reporting period are shown in the table below.

In-Person (IP)	On The Papers (OTP)	Total
569	54	623

CASES SETTLED WITHIN 45 DAYS OF INITIATION

The Respondents are granted a conciliation period of 45 days from case initiation in which to settle claims without incurring the Respondent administration fee.

The following table expresses the distribution of settlements within 45 days of initiation.

	In-Person (IP)	On The Papers (OTP)	Total
Settlements*	4,526	1,833	6,359

** Note: This data is based only upon user communications describing cases as settled or resolved. There are likely cases that the parties communicated as "withdrawn" or otherwise concluded which were actually settled and would qualify for this category.*

DISPUTE RESOLUTION PROFESSIONAL CASELOAD

The DRP panel consisted of 45 members. In this quarter 11,652 cases were assigned to DRPs.

Caseload activity of DRPs is represented in Appendix A. This table distinguishes IP cases from OTP cases. Note that the tally of awarded and settled cases displayed in the "Disposition of Cases after DRP Assignment" Section and Appendix A may vary slightly because of the method of collecting data for each. For example, an award rendered by a three DRP panel is reported for each DRP in Appendix A. A case that settles while in abeyance without an active DRP will not be counted in Appendix A.

DISPOSITION OF CASES AFTER DRP ASSIGNMENT

OTP cases are assigned to a DRP upon initiation. IP cases are assigned to DRPs following expiration of the 45-day conciliation period. After DRP appointment, a total of 8,782 cases were resolved during the quarter, resulting from a combination of DRP-issued awards (which includes denials and appeals), pre-hearing dismissals, settlements, and withdrawals.

The following table represents the distribution and outcomes of cases across the entire DRP panel during the second quarter of 2025 after the cases were assigned to DRPs. Note that the tally of awarded and settled cases displayed in this "Disposition of Cases after DRP Assignment" Section and Appendix A may vary slightly because of the method of collecting data for each. For example, an award rendered by a three DRP panel is reported for each DRP in **Appendix A**. A case that settles while in abeyance without an active DRP will not be counted in Appendix A.

Disposition	In-Person (IP)	On The Papers (OTP)
Awarded/Denied	3,249	420
Dismissed by DRP	8	0*
Settled	1,905	2,234
Withdrawn	570	396
Total	5,732	3,050

** Not applicable to OTP proceedings.*

AGING OF CASES BY TYPE OF PROCEEDING, IN-PERSON OR ON-THE-PAPERS, AND BY DRP

The average age (counted by calendar days) of active pending cases at the end of the second quarter of 2025 by DRP is represented in **Appendix B** but excludes cases that were put in abeyance by the parties or stayed by court action. Please note that consolidations, late MRO requests and postponements are factors that lengthen disposition timelines.

REGIONAL AWARDS PERCENTAGE

On August 1, 2022, the amended rules went into effect eliminating regions, allowing cases filed after that date to be assigned to DRPs throughout the state without regard to region. An online database of these awards is located at www.nj-no-fault.com.

AWARDS AS A PERCENTAGE OF CLAIM AMOUNT

DRPs can deny a claim in its entirety or award all or part of an amount requested by a Claimant. For cases decided in the second quarter of 2025, the table and graph below indicate the distribution of DRP total awarded amounts, from 0% (denied/dismissed) to 100% of claimed amounts. Total awarded amounts include PIP benefits, legal fees, and costs.

For purposes of the data table amended amounts are captured within a total amount claimed and then compared to the total amount awarded.

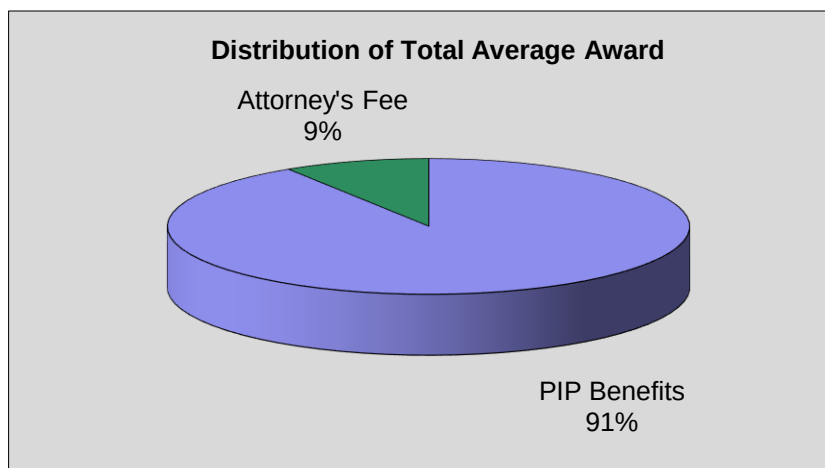
	Dismissed	Denied	1-33%	34-66%	67-100%	Total
In-Person	8	792	377	643	1,470	3,290
On-The-Papers	0*	196	5	22	196	419
Total	8	988	382	665	1,666	3,709

* Not applicable to OTP proceedings.

Note: The award data in this section excludes appellate awards.

PIP BENEFITS AND ATTORNEY'S FEES COMPARISON

System-wide, the average amount awarded in arbitration (excluding filing fees) was \$9,147 comprised of \$8,320 for personal injury protection benefits and \$827 for attorney's fees per case. The graphical representation compares the data as percentages.



AWARD AVERAGE, MEDIAN AND DOLLAR RANGE

The average amount awarded for claims other than attorney's fees and costs was \$8,320* per case. Awarded amounts ranged from \$0 to \$570,899. The median award during the reporting period was \$901. Note that the calculation of the average and median includes cases in which the amount awarded was \$0.

The average amount awarded for attorney's fees was \$827 per case. Awarded attorney's fees ranged from \$0 to \$5,500. The median attorney's fee award during the reporting period was \$1,000. Note that the calculation of the average and median attorney's fee includes cases in which the amount awarded was \$0.

	Average	Dollar Range	Median
PIP Benefits' Award	\$8,320	\$0 to \$570,899	\$901
Attorney's Fee Award	\$827	\$0 to \$5,500	\$1,000

** Note: It is common practice for users to stipulate that amounts awarded by DRPs are subject to further reduction for policy deductibles, co-payments, prior payments, and/or medical fee schedule adjustments. In such cases, the final amount paid by the Respondent for PIP benefits may be less than the awarded amount.*

APPEALS

Seven appeals to panels of three DRPs were concluded during the reporting period. All involved awards or dismissal orders rendered in In-Person matters. No OTP awards were appealed. Seventy-one percent of the awards appealed were affirmed. The following table reports the results.

	IP	OTP	Total
Affirmed	5	0	5
Vacated & Corrected	1	0	1
Modified	1	0	1
Total	7	0	7

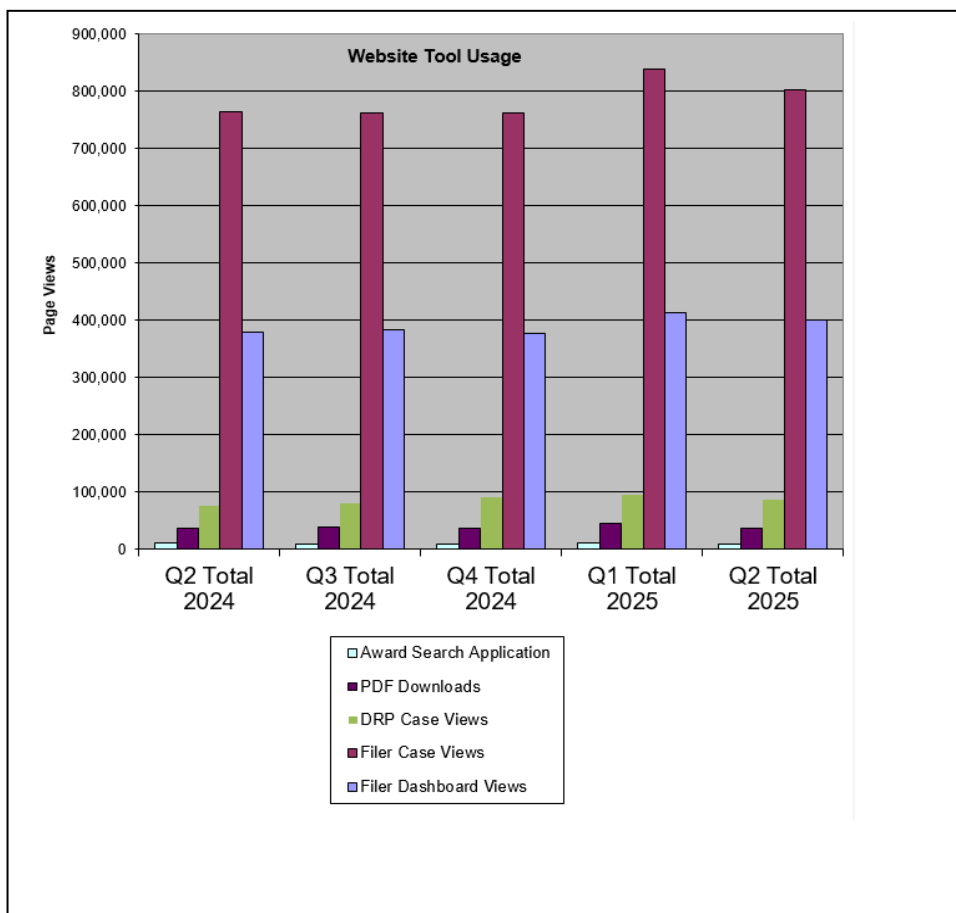
MEDICAL REVIEW ORGANIZATION REPORT

There are currently four Medical Review Organizations ("MRO") certified by the Department of Banking and Insurance. They are ExamWorks (formerly known as CFO Medical Services), First Managed Care Option ("FMCO"), Rising Medical Solutions and Support Claim Services ("SCS"). There were four reports issued in the second quarter.

MRO	Request By Party	Request By DRP	Total Requests	Request for Information	Report in 20 Business Days	Report After 20 Business Days
ExamWorks	2	0	2	1	2	0
FMCO	1	0	1	0	1	0
Rising Medical	0	0	0	0	0	0
SCS	1	0	1	0	1	0
Total	4	0	4	1	4	0

ONLINE CASE MANAGEMENT AND AWARD SEARCHING

This section of the report provides usage data for Forthright’s free web-based case management tools for PIP practitioners located online at www.nj-no-fault.com. Forthright completely redesigned and enhanced the functionality of the user web portals as a free customer service. PIP practitioners now access a “dashboard” from which they can navigate through their case information. They can retrieve and view both parties’ document submissions as well as access rules and forms, file and manage cases online, upload case documents, and search prior decisions. The chart below compares usage for the past five calendar quarters.



APPENDIX A

	IP Assigned	OTP Assigned	IP Settled/ Withdrawn	OTP Settled/ Withdrawn	IP Awarded/ Denied	OTP Awarded/ Denied	In-Person Proceedings
Aloi, Anthony M.	210	72	81	62	82	11	82
Andolino, Michael D.	178	72	66	53	99	10	105
Buontempo, Colleen R.	187	57	102	52	71	8	79
Campbell, Jennifer M.	172	86	77	66	80	6	97
Carnelli, Christopher M.	198	87	88	71	78	10	79
Cassella, Deborah M.	196	70	61	63	83	10	84
Croft, Douglas M.	180	74	59	69	81	4	86
Daniskas, Maria I.	162	83	73	67	79	4	101
Della Badia, Joseph	200	75	77	58	64	6	59
DeMarco, Jodi L.	161	84	63	71	75	6	108
Eisele-Grabowski, Karen L.	118	72	80	49	84	5	84
Fabiano, Edward C.	156	67	66	64	99	13	87
Fech, Wendy A.	519	92	66	42	18	5	20
Finiello, Susanne N.	230	77	88	65	106	11	105
Frankland, Suzanne J.	171	70	78	53	117	6	102
Ganzhorn, Lisa A.	42	0	59	7	66	11	60
Garrabrandt, James H.	119	82	57	76	62	8	88
Gordon, Howard I.	169	67	68	55	63	7	67
Grabowski, David A.	152	76	69	58	106	8	84
Hackett, Michael	170	62	73	49	73	7	68
Hebron, Sylvia A	204	74	67	59	85	8	96
Johnston, Maureen M.	187	70	72	58	58	8	67
Kaiser, Brian K.	159	77	58	65	89	7	113
Karbasian, Carolyn K.	170	70	64	55	85	10	63
Keller, Grant W.	131	95	58	72	69	12	75
LaPorta, David M.	134	79	60	65	77	10	73
Lardiere, Andrea L	167	85	53	66	84	11	104
LaSalle, Robert C.	122	79	58	60	67	7	91
Mundy, Lisa D.	139	74	59	63	81	10	89
Nardella, George	117	82	59	59	57	12	70
Noonan, Scott M.	196	73	67	65	67	11	86
O'Donnel, Jr., Kenneth L.	165	73	35	61	54	12	71
Patriaco, Andrew A.	234	58	76	41	83	6	87
Reis, Karen M.	186	78	58	56	80	10	79
Remington-Knodel, Jennifer	159	76	53	64	63	9	72
Riva, Joseph J.	111	36	35	37	35	8	40
Robinson, Charles L.	223	98	70	66	72	9	69
Sacco, Russ	162	99	53	70	64	10	72
Stampone, Vincenzo	166	96	46	66	69	14	77
Suralik-Horvath, Michelle L.	217	76	74	61	68	18	71
Tamburino, Joseph A.	31	28	13	34	1	0	0
Tarrant, Tara D.	147	59	72	43	63	10	79
Vanderhoef, Kimberly A.	154	68	63	42	62	11	65
Voorhees, Gregory X.	171	78	65	63	60	8	79
Total	7542	3206	2839	2541	3179	387	3,433

APPENDIX B

	IP Cases	IP Age (in days)	OTP Cases	OTP (in days)
Aloi, Anthony M.	401	190	37	65
Andolino, Michael D.	359	175	52	63
Buontempo, Colleen R.	71	182	15	52
Campbell, Jennifer M.	44	337	15	108
Carnelli, Christopher M.	445	159	56	48
Cassella, Deborah M.	418	228	35	61
Croft, Douglas M.	434	203	46	73
Daniskas, Maria I.	414	203	46	74
Della Badia, Joseph	443	175	42	54
DeMarco, Jodi L.	437	193	49	60
Eisele-Grabowski, Karen L.	386	218	56	55
Fabiano, Edward C.	345	179	53	59
Fech, Wendy A.	462	187	38	74
Finiello, Susanne N.	466	167	60	71
Frankland, Suzanne J.	394	217	40	43
Ganzhorn, Lisa A.	71	269	5	150
Garrabrandt, James H.	430	240	43	65
Gordon, Howard I.	323	141	50	57
Grabowski, David A.	368	205	40	51
Hackett, Michael	442	214	41	63
Hebron, Sylvia A	438	205	54	71
Johnston, Maureen M.	441	216	43	61
Kaiser, Brian K.	415	203	52	74
Karbasian, Carolyn K.	386	144	45	60
Keller, Grant W.	382	232	49	57
LaPorta, David M.	404	200	47	50
Lardiere, Andrea L	472	200	54	55
LaSalle, Robert C.	382	206	49	58
Mundy, Lisa D.	359	207	40	49
Nardella, George	364	196	51	51
Noonan, Scott M.	449	250	47	67
O'Donnel, Jr., Kenneth L.	380	243	52	64
Patriaco, Andrew A.	455	189	53	73
Reis, Karen M.	412	170	47	65
Remington-Knodel, Jennifer	428	176	54	60
Riva, Joseph J.	237	192	24	63
Rivera, Barbara Brosnan	299	41	8	65
Robinson, Charles L.	379	98	50	45
Sacco, Russ	442	214	52	52
Stampone, Vincenzo	416	168	58	49
Suralik-Horvath, Michelle L.	393	189	58	58
Tamburino, Joseph A.	1	305	1	112
Tarrant, Tara D.	430	205	53	77
Vanderhoef, Kimberly A.	379	197	62	69
Voorhees, Gregory X.	432	212	55	85

Contact us

Forthright

285 Davidson Avenue, Suite 502
Somerset, NJ 08873
732.271.6100
www.nj-no-fault.com



FORTHRIGHT