



NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE
QUARTERLY REPORT

No Fault PIP Arbitration
3rd Quarter 2025



FORTHRIGHT

3RD QUARTER 2025 REPORT
TO THE
NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

Executive Summary.....	2
Cases Initiated	3
Transfer of Cases from OTP Proceedings to IP Proceedings.....	3
Disposition of Cases in the PIP Arbitration Program	4
Disposition of Cases by Percentage	4
Cases in Abeyance	4
Cases Settled within 45 Days of Initiation	5
Dispute Resolution Professional Caseload.....	5
Disposition of Cases after DRP Assignment	5
Aging Of Cases By Type of Proceeding, In-Person or On-The-Papers, and by DRP	6
Regional Awards Percentage.....	6
Awards as a Percentage of Claim Amount.....	6
PIP Benefits and Attorney’s Fees Comparison.....	6
Award Average, Median, and Dollar Range.....	7
Appeals	7
Medical Review Organization Report	7
Online Case Management and Award Searching	8
Appendix A.....	9
Appendix B.....	10

EXECUTIVE SUMMARY

In the third quarter of 2025, 14,940 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 11,408 (76%) were initiated as In-Person (IP) and 3,532 (24%) as On-The-Papers (OTP).

The Dispute Resolution Professional (DRP) panel consisted of 41 members. In this quarter 11,215 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, 12,771 were concluded during the third quarter by means of an award or denial of award (including appeals), pre-hearing dismissal of the case, settlement, or withdrawal.

There were 581 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 \$6,608 comprised of \$5,818 for personal injury protection benefits and \$790 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.

Five 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. Sixty percent of the awards appealed were affirmed.

During the reporting period, one Medical Review Organization (MRO) review was 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 third quarter of 2025, 14,940 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 11,408 (76%) were initiated as In-Person and 3,532 (24%) as OTP. See the table below for the monthly distribution.

	In-Person (IP)	On The Papers (OTP)	Total
July	3,796	1,206	5,002
August	3,672	1,151	4,823
September	3,940	1,175	5,115
Totals	11,408	3,532	14,940

During the third 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
Q3 2025	11,408	3,532	14,940

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 third quarter and the reason.

Consolidation	Policy Issues	Change of Claim	Total
313	22	153	488

DISPOSITION OF CASES IN THE PIP ARBITRATION PROGRAM

Of the pending cases in the PIP arbitration program, 12,771 were concluded during the third 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	2,419	444	2,863
Dismissed Pre-Hearing	22	0*	22
Settled	6,253	2,318	8,571
Withdrawn	946	369	1,315
Total	9,640	3,131	12,771

** 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	25%	14%
Dismissed	<1%	0%*
Settled	65%	74%
Withdrawn	10%	12%

** 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
529	52	581

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*	4,129	1,778	5,907

** 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 41 members. In this quarter 11,215 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 8,796 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 third 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	2,693	448
Dismissed by DRP	24	0*
Settled	2,272	2,312
Withdrawn	676	371
Total	5,665	3,131

** 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 third 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 third 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.

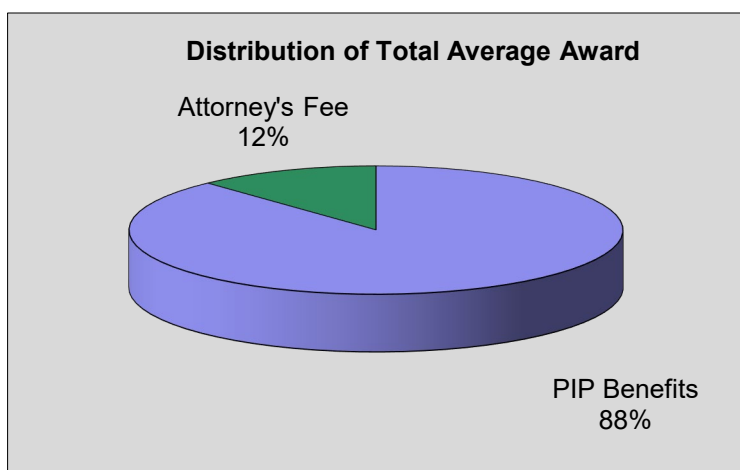
	Dismissed	Denied	1-33%	34-66%	67-100%	Total
In-Person	24	666	358	531	1178	2,757
On-The-Papers	0*	223	4	15	208	450
Total	24	889	362	546	1,386	3,207

* 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 \$6,608 comprised of \$5,818 for personal injury protection benefits and \$790 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 \$5,818* per case. Awarded amounts ranged from \$0 to \$480,994. The median award during the reporting period was \$828. 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 \$790 per case. Awarded attorney's fees ranged from \$0 to \$3,800. 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	\$5,818	\$0 to \$480,994	\$828
Attorney's Fee Award	\$790	\$0 to \$3,800	\$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

Five 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. Sixty percent of the awards appealed were affirmed. The following table reports the results.

	IP	OTP	Total
Affirmed	3	0	3
Vacated & Corrected	2	0	2
Modified	0	0	0
Total	5	0	5

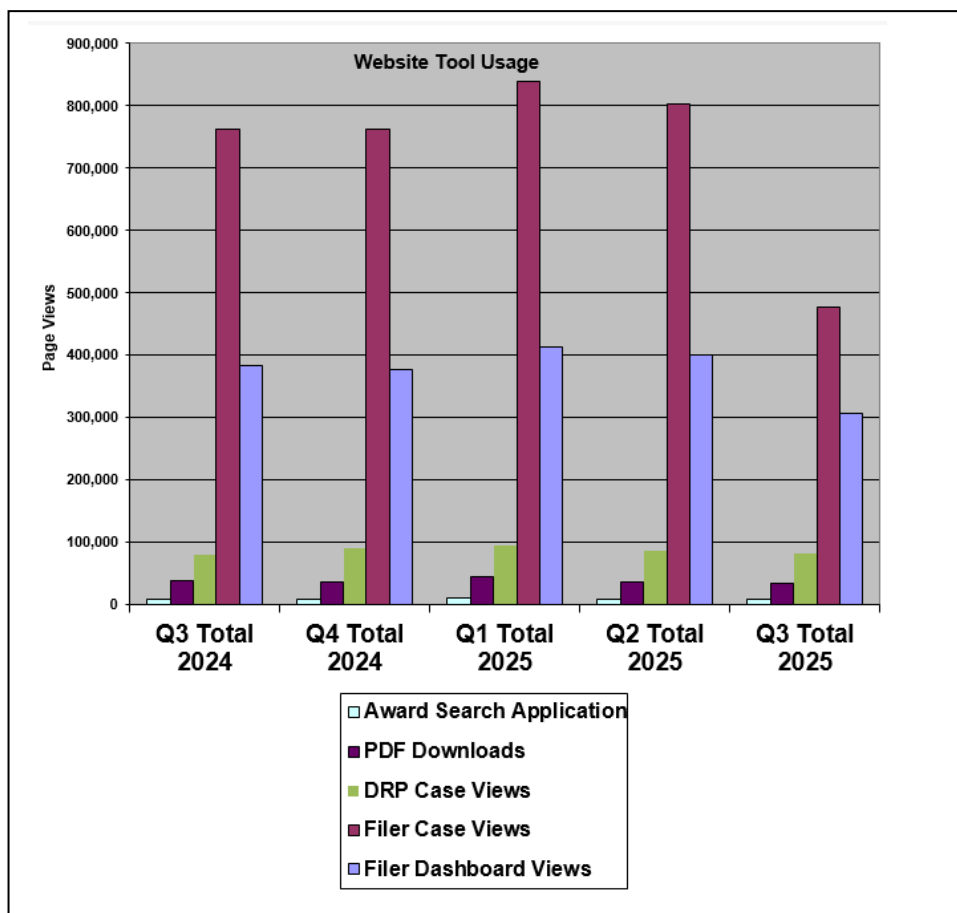
MEDICAL REVIEW ORGANIZATION REPORT

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"). One report issued in the third quarter.

MRO	Request By Party	Request By DRP	Total Requests	Request for Information	Report in 20 Business Days	Report After 20 Business Days
ExamWorks	1	0	1	0	0	1
FMCO	0	0	0	0	0	0
Rising Medical	0	0	0	0	0	0
SCS	0	0	0	0	0	0
Total	0	0	0	0	0	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. During the third quarter of 2025, Forthright completely redesigned and enhanced the functionality of the user web portals as a free customer service. PIP practitioners 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, negotiate settlement offers, communicate with adversaries utilizing a chat function, and search prior decisions. As part of the update, Forthright improved the programming that counts the Filer Case Views and Dashboard Views. Previously, if a filer visited the case management page of a case five times in a short period of time the program would count that as 5. With the new programming, the system would only count the quick visits as 1, providing a lower but more accurate reflection of the actual usage of the user web portal. 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.	180	92	76	62	46	14	50
Andolino, Michael D.	227	95	76	72	57	12	82
Carnelli, Christopher M.	170	92	89	73	59	12	69
Cassella, Deborah M.	162	86	50	53	71	12	77
Croft, Douglas M.	175	96	78	68	85	4	71
Daniskas, Maria I.	196	90	71	67	43	12	36
Della Badia, Joseph	165	90	74	71	63	13	48
DeMarco, Jodi L.	238	91	67	70	64	9	54
Eisele-Grabowski, Karen L.	193	88	64	58	51	8	66
Fabiano, Edward C.	267	84	63	59	55	13	54
Fech, Wendy A.	191	75	87	52	91	10	90
Finiello, Susanne N.	190	83	77	67	70	8	75
Frankland, Suzanne J.	249	83	77	63	103	15	100
Garrabrandt, James H.	181	71	76	70	52	8	65
Gordon, Howard I.	237	91	88	72	47	9	46
Grabowski, David A.	210	105	70	80	52	9	66
Hackett, Michael	229	82	73	66	50	8	72
Hebron, Sylvia A	164	96	58	73	71	14	85
Johnston, Maureen M.	223	81	65	50	89	11	103
Kaiser, Brian K.	246	79	70	52	80	14	65
Karbasian, Carolyn K.	195	85	85	64	82	8	70
Keller, Grant W.	208	104	80	74	91	12	84
LaPorta, David M.	133	82	75	56	67	15	73
Lardiere, Andrea L	194	94	73	69	65	6	78
LaSalle, Robert C.	215	84	76	61	60	14	79
Mundy, Lisa D.	217	99	71	76	59	12	76
Nardella, George	224	93	65	73	49	10	84
Noonan, Scott M.	208	89	79	72	74	5	61
O'Donnel, Jr., Kenneth L.	206	96	61	73	67	15	77
Patriaco, Andrew A.	223	92	73	68	56	12	77
Reis, Karen M.	195	84	71	56	65	15	64
Remington-Knodel, Jennifer	198	96	63	80	83	7	89
Riva, Joseph J.	112	68	31	49	19	10	24
Rivera, Barbara Brosnan	111	44	71	47	32	2	52
Robinson, Charles L.	189	87	80	67	83	20	80
Sacco, Russ	201	74	75	76	84	11	105
Stampone, Vincenzo	173	116	77	91	68	12	81
Suralik-Horvath, Michelle L.	240	90	69	69	80	7	90
Tarrant, Tara D.	235	83	82	63	73	7	112
Vanderhoef, Kimberly A.	218	70	76	48	60	22	76
Voorhees, Gregory X.	231	83	66	53	78	11	92
Total	8219	3563	2948	2683	2694	448	2,998

APPENDIX B

	IP cases	IP Age (in days)	OTP Cases	OTP (in days)
Aloi, Anthony M.	430	222.90	66	48.32
Andolino, Michael D.	415	173.50	70	70.13
Carnelli, Christopher M.	411	221.47	58	56.00
Cassella, Deborah M.	431	260.63	61	55.48
Croft, Douglas M.	415	200.81	65	59.49
Daniskas, Maria I.	434	201.91	67	66.36
Della Badia, Joseph	396	234.13	53	56.30
DeMarco, Jodi L.	454	182.72	71	64.69
Eisele-Grabowski, Karen L.	431	214.16	73	67.27
Fabiano, Edward C.	472	171.56	62	54.15
Fech, Wendy A.	425	203.31	54	51.06
Finiello, Susanne N.	441	205.03	56	60.61
Frankland, Suzanne J.	432	187.65	55	50.53
Garrabrandt, James H.	394	253.39	44	47.52
Gordon, Howard I.	378	131.72	57	55.04
Grabowski, David A.	400	199.64	74	66.64
Hackett, Michael	483	202.39	60	74.38
Hebron, Sylvia A	430	216.53	68	59.04
Johnston, Maureen M.	468	199.78	62	53.32
Kaiser, Brian K.	442	184.66	58	59.45
Karbasian, Carolyn K.	370	177.28	60	55.08
Keller, Grant W.	417	175.29	70	58.09
LaPorta, David M.	392	209.51	64	61.52
Lardiere, Andrea L	473	228.62	64	68.73
LaSalle, Robert C.	446	175.26	78	72.65
Mundy, Lisa D.	421	173.30	66	57.27
Nardella, George	434	179.37	60	64.12
Noonan, Scott M.	442	237.98	58	48.81
O'Donnel, Jr., Kenneth L.	414	202.94	58	52.03
Patriaco, Andrew A.	442	218.94	59	60.03
Reis, Karen M.	433	210.59	55	47.15
Remington-Knodel, Jennifer	426	175.45	58	65.78
Riva, Joseph J.	265	212.12	37	56.78
Rivera, Barbara Brosnan	292	169.05	27	105.70
Robinson, Charles L.	333	137.27	47	59.28
Sacco, Russ	419	232.54	43	85.65
Stampone, Vincenzo	427	199.01	59	49.71
Suralik-Horvath, Michelle L.	466	176.18	62	58.05
Tarrant, Tara D.	438	194.33	58	57.72
Vanderhoeft, Kimberly A.	399	190.94	70	67.40
Voorhees, Gregory X.	452	203.61	71	66.34

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FORTHRIGHT