



NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE
QUARTERLY REPORT

No Fault PIP Arbitration
4th Quarter 2025



FORTHRIGHT

4TH QUARTER 2025 REPORT
TO THE
NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

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EXECUTIVE SUMMARY

In the fourth quarter of 2025, 15,780 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 12,024 (76%) were initiated as In-Person and 3,756 (24%) as OTP.

The Dispute Resolution Professional (DRP) panel consisted of 41 members. In this quarter 12,179 cases were assigned to DRPs.

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, 14,157 were concluded during the fourth quarter by means of an award or denial of award (including appeals), pre-hearing dismissal of the case, settlement, or withdrawal.

There were 694 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 \$6,762 comprised of \$5,941 for personal injury protection benefits and \$821 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. Fifty-seven percent of the awards appealed were affirmed.

During the reporting period, two 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 fourth quarter of 2025, 15,780 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 12,024 (76%) were initiated as In-Person and 3,756 (24%) as OTP. See the table below for the monthly distribution.

	In-Person (IP)	On The Papers (OTP)	Total
October	4,435	1,385	5,820
November	3,623	1,115	4,738
December	3,966	1,256	5,222
Totals	12,024	3,756	15,780

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

The following table summarizes the initiations for the 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
Q4 2025	12,024	3,756	15,780

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 fourth quarter and the reason.

Consolidation	Policy Issues	Change of Claim	Total
376	46	139	561

DISPOSITION OF CASES IN THE PIP ARBITRATION PROGRAM

Of the pending cases in the PIP arbitration program, 14,157 were concluded during the fourth 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	2,887	472	3,359
Dismissed Pre-Hearing	22	0*	22
Settled	6,870	2,543	9,413
Withdrawn	1,009	354	1,363
Total	10,788	2,897	14,157

** 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	27%	14%
Dismissed	<1%	0%*
Settled	64%	75%
Withdrawn	9%	11%

** 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
611	83	694

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*	4,633	1,918	6,551

** 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 12,179 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 9,634 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 fourth 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	3,138	475
Dismissed by DRP	25	0*
Settled	2,391	2,537
Withdrawn	713	355
Total	6,267	3,367

** 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 fourth 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 fourth 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.

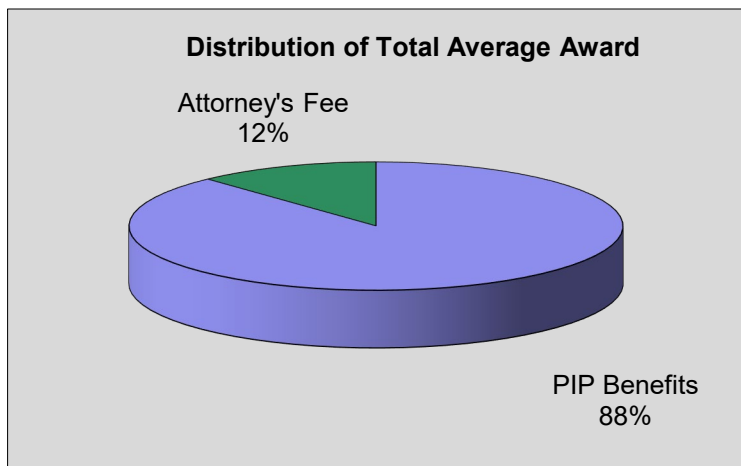
	Dismissed	Denied	1-33%	34-66%	67-100%	Total
In-Person	25	732	413	605	1,408	3,183
On-The-Papers	0*	227	1	18	228	474
Total	25	959	414	623	1,636	3,657

* 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 \$6,762 comprised of \$5,941 for personal injury protection benefits and \$821 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 \$5,941* per case. Awarded amounts ranged from \$0 to \$414,199. 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 \$821 per case. Awarded attorney’s fees ranged from \$0 to \$5,330. 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	\$5,941	\$0 to \$414,199	\$901
Attorney’s Fee Award	\$821	\$0 to \$5,330	\$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. Fifty-seven percent of the awards appealed were affirmed. The following table reports the results.

	IP	OTP	Total
Affirmed	4	0	4
Vacated & Corrected	1	0	1
Vacated and Remanded	1	0	1
Modified	1	0	1
Total	7	0	7

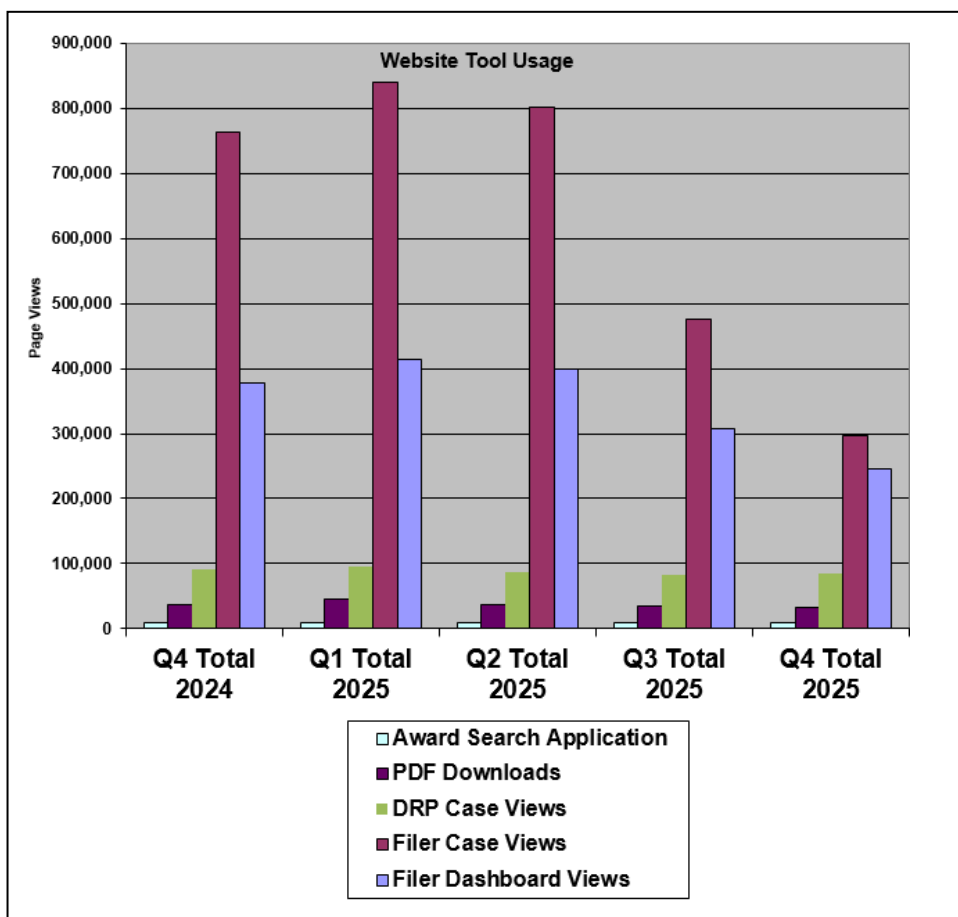
MEDICAL REVIEW ORGANIZATION REPORT

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”). Two report were issued in the fourth quarter.

MRO	Request By Party	Request By DRP	Total Requests	Request for Information	Report in 20 Business Days	Report After 20 Business Days
ExamWorks	0	0	0	0	0	0
FMCO	1	0	1	0	1	0
Rising Medical	0	0	0	0	0	0
SCS	1	0	1	0	1	0
Total	2	0	2	0	2	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 fourth 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 IP
Aloi, Anthony M.	196	107	62	85	76	13	85
Andolino, Michael D.	208	91	100	72	88	17	68
Carnelli, Christopher M.	237	101	73	74	77	13	73
Cassella, Deborah M.	202	105	64	73	82	12	79
Croft, Douglas M.	219	88	68	66	79	11	78
Daniskas, Maria I.	188	101	73	71	69	10	85
Della Badia, Joseph	240	96	117	77	46	9	64
DeMarco, Jodi L.	177	100	75	66	72	17	67
Eisele-Grabowski, Karen L.	225	84	81	63	75	18	70
Fabiano, Edward C.	248	86	100	67	68	13	68
Fech, Wendy A.	236	106	70	74	76	11	81
Finiello, Susanne N.	202	107	70	72	83	13	75
Frankland, Suzanne J.	186	114	82	70	98	9	94
Garrabrandt, James H.	172	120	57	72	77	4	67
Gordon, Howard I.	245	95	101	65	53	8	57
Grabowski, David A.	169	98	71	76	68	18	73
Hackett, Michael	231	92	92	70	99	14	84
Hebron, Sylvia A	233	103	90	80	71	13	66
Johnston, Maureen M.	214	84	84	66	89	8	84
Kaiser, Brian K.	209	108	93	85	65	9	55
Karbasian, Carolyn K.	218	94	64	83	57	12	56
Keller, Grant W.	245	90	94	83	71	9	87
LaPorta, David M.	209	101	79	84	81	14	70
Lardiere, Andrea L	184	67	70	61	74	11	68
LaSalle, Robert C.	187	85	83	70	92	18	70
Mundy, Lisa D.	264	112	95	86	92	14	75
Nardella, George	195	85	72	63	91	12	85
Noonan, Scott M.	158	92	49	58	63	9	68
O'Donnel, Jr., Kenneth L.	191	94	74	72	77	4	85
Patriaco, Andrew A.	227	107	69	83	92	11	72
Reis, Karen M.	198	106	65	72	85	7	86
Remington-Knodel, Jennifer	251	94	75	67	62	11	72
Riva, Joseph J.	100	64	46	57	51	4	46
Rivera, Barbara Brosnan	107	59	38	48	53	10	41
Robinson, Charles L.	226	104	73	70	67	7	62
Sacco, Russ	112	28	60	31	95	13	70
Stampone, Vincenzo	207	104	77	89	78	9	62
Suralik-Horvath, Michelle L.	207	107	90	81	80	11	66
Tarrant, Tara D.	222	100	89	70	96	12	70
Vanderhoef, Kimberly A.	197	82	52	46	81	21	73
Voorhees, Gregory X.	192	84	63	75	89	16	83
Total	8,334	3,845	3,100	2,893	3,138	475	2,940

APPENDIX B

	IP Cases	IP Age (in Days)	OTP Cases	OTP Age (in days)
Aloi, Anthony M.	501	215	68	56
Andolino, Michael D.	497	160	73	61
Carnelli, Christopher M.	464	196	66	54
Cassella, Deborah M.	480	216	79	54
Croft, Douglas M.	500	204	72	72
Daniskas, Maria I.	524	226	78	52
Della Badia, Joseph	469	229	64	55
DeMarco, Jodi L.	476	199	84	58
Eisele-Grabowski, Karen L.	511	229	71	61
Fabiano, Edward C.	501	181	61	54
Fech, Wendy A.	505	191	68	50
Finiello, Susanne N.	509	198	71	44
Frankland, Suzanne J.	473	190	87	51
Garrabrandt, James H.	432	228	85	54
Gordon, Howard I.	421	140	73	63
Grabowski, David A.	443	202	80	63
Hackett, Michael	483	200	64	67
Hebron, Sylvia A	500	188	75	55
Johnston, Maureen M.	504	195	64	65
Kaiser, Brian K.	491	192	68	67
Karbasian, Carolyn K.	440	167	55	49
Keller, Grant W.	504	176	63	62
LaPorta, David M.	19	424	1	169
Lardiere, Andrea L	497	227	53	80
LaSalle, Robert C.	475	221	70	63
Mundy, Lisa D.	514	175	74	51
Nardella, George	442	184	64	57
Noonan, Scott M.	511	231	78	60
O'Donnel, Jr., Kenneth L.	448	194	73	58
Patriaco, Andrew A.	557	210	67	48
Reis, Karen M.	476	165	75	61
Remington-Knodel, Jennifer	493	184	66	60
Riva, Joseph J.	272	212	37	49
Rivera, Barbara Brosnan	52	258	8	152
Robinson, Charles L.	405	128	61	45
Sacco, Russ	282	254	19	106
Stampone, Vincenzo	467	184	67	50
Suralik-Horvath, Michelle L.	493	171	70	49
Tarrant, Tara D.	484	185	72	61
Vanderhoef, Kimberly A.	456	185	85	61
Voorhees, Gregory X.	487	218	64	60

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