



NEW JERSEY DEPARTMENT OF  
BANKING AND INSURANCE  
**QUARTERLY REPORT**

No Fault PIP Arbitration  
**1st Quarter 2026**



**FORTHRIGHT**

**1ST QUARTER 2026 REPORT**  
**TO THE**  
**NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE**

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## EXECUTIVE SUMMARY

In the first quarter of 2026, 14,391 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 10,894 (76%) were initiated as In-Person and 3,497 (24%) as OTP.

The Dispute Resolution Professional (DRP) panel consisted of 42 members. In this quarter 12,665 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, 13,735 were concluded during the first quarter by means of an award or denial of award (including appeals), pre-hearing dismissal of the case, settlement, or withdrawal.

There were 800 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 \$6,865 comprised of \$6,042 for personal injury protection benefits and \$823 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.

Six 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-seven 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 first quarter of 2026, 14,391 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 10,894 (76%) were initiated as In-Person and 3,497 (24%) as OTP. See the table below for the monthly distribution.

	<b>In-Person (IP)</b>	<b>On The Papers (OTP)</b>	<b>Total</b>
January	3,637	1,127	4,764
February	3,490	1,122	4,612
March	3,767	1,248	5,015
Totals	10,894	3,497	14,391

During the first quarter of 2026, Forthright did not receive any requests for a non-video hearing.

**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 first quarter and the reason.

<b>Consolidation</b>	<b>Policy Issues</b>	<b>Change of Claim</b>	<b>Total</b>
362	50	117	529

**DISPOSITION OF CASES IN THE PIP ARBITRATION PROGRAM**

Of the pending cases in the PIP arbitration program, 13,735 were concluded during the first 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.

<b>Disposition Type</b>	<b>In-Person (IP)</b>	<b>On The Papers (OTP)</b>	<b>Total</b>
Awarded/Denied	2,487	436	2,923
Dismissed Pre-Hearing	31	0*	31
Settled	6,837	2,508	9,345
Withdrawn	1,046	390	1,436
<b>Total</b>	<b>10,401</b>	<b>3,334</b>	<b>13,735</b>

*\* 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.**

<b>Disposition Type</b>	<b>In-Person (IP)</b>	<b>On The Papers (OTP)</b>
Awarded/Denied	24%	13%
Dismissed	<1%	0%*
Settled	66%	75%
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.

<b>In-Person (IP)</b>	<b>On The Papers (OTP)</b>	<b>Total</b>
695	105	800

### 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.

	<b>In-Person (IP)</b>	<b>On The Papers (OTP)</b>	<b>Total</b>
Settlements*	3,938	1,715	5,653

*\* 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 42 members. In this quarter 12,665 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 9,899 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 first quarter of 2026 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.

<b>Disposition</b>	<b>In-Person (IP)</b>	<b>On The Papers (OTP)</b>
Awarded/Denied	2,760	442
Dismissed by DRP	36	0*
Settled	2,963	2,504
Withdrawn	804	390
<b>Total</b>	<b>6,563</b>	<b>3,336</b>

*\* 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 first quarter of 2026 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](http://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 first quarter of 2026, 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.

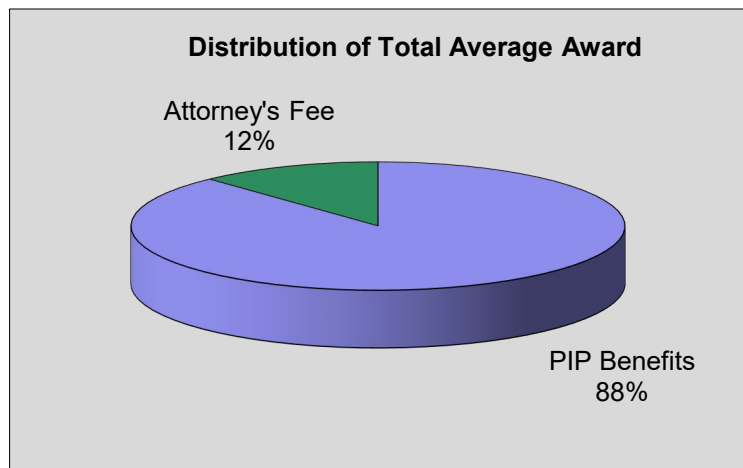
	<b>Dismissed</b>	<b>Denied</b>	<b>1-33%</b>	<b>34-66%</b>	<b>67-100%</b>	<b>Total</b>
In-Person	36	642	355	507	1,260	2,800
On-The-Papers	0*	216	2	25	197	440
Total	36	858	357	532	1,457	3,240

\* 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 \$6,865 comprised of \$6,042 for personal injury protection benefits and \$823 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 \$6,042\* per case. Awarded amounts ranged from \$0 to \$407,367. The median award during the reporting period was \$878. 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 \$823 per case. Awarded attorney’s fees ranged from \$0 to \$3,750. 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.

	<b>Average</b>	<b>Dollar Range</b>	<b>Median</b>
PIP Benefits’ Award	\$6,042	\$0 to \$407,367	\$878
Attorney’s Fee Award	\$823	\$0 to \$3,750	\$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**

Six 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-seven percent of the awards appealed were affirmed. The following table reports the results.

	<b>IP</b>	<b>OTP</b>	<b>Total</b>
Affirmed	4	0	4
Vacated & Corrected	2	0	2
Modified	0	0	0
Total	6	0	6

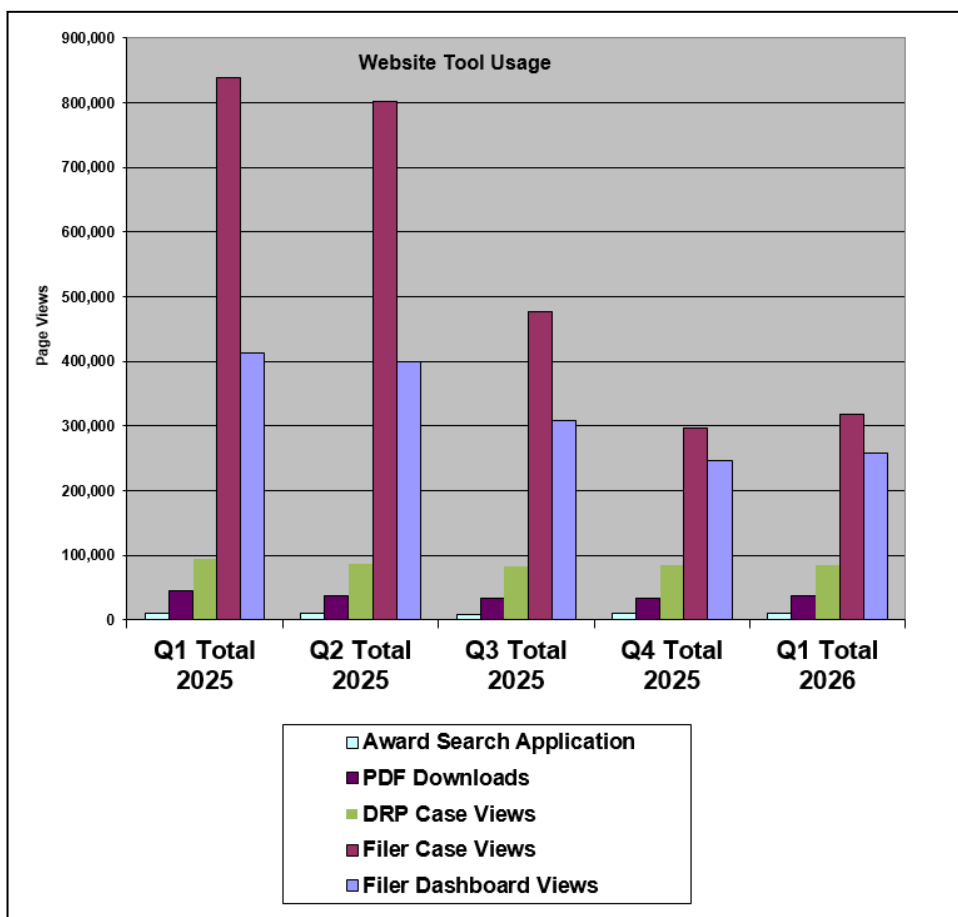
**MEDICAL REVIEW ORGANIZATION REPORT**

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 first quarter.

<b>MRO</b>	<b>Request By Party</b>	<b>Request By DRP</b>	<b>Total Requests</b>	<b>Request for Information</b>	<b>Report in 20 Business Days</b>	<b>Report After 20 Business Days</b>
ExamWorks	0	0	0	0	0	0
FMCO	1	0	1	0	1	0
Rising Medical	0	0	0	0	0	0
SCS	0	0	0	0	0	0
Total	1	0	1	0	1	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](http://www.nj-no-fault.com). During the first quarter of 2026, 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.	238	66	95	78	87	10	106
Andolino, Michael D.	256	110	118	92	65	13	88
Carnelli, Christopher M.	234	131	112	90	55	10	67
Cassella, Deborah M.	201	81	94	84	58	14	70
Croft, Douglas M.	176	66	81	71	55	11	71
Daniskas, Maria I.	252	48	104	70	67	10	71
Della Badia, Joseph	245	80	113	79	61	7	49
DeMarco, Jodi L.	264	103	100	88	66	18	72
Eisele-Grabowski, Karen L.	198	93	98	68	88	12	101
Fabiano, Edward C.	260	82	107	66	62	10	64
Fech, Wendy A.	263	95	119	73	66	9	65
Finiello, Susanne N.	258	103	132	76	81	6	92
Frankland, Suzanne J.	244	108	87	86	79	18	73
Garrabrandt, James H.	214	115	83	101	60	14	92
Gordon, Howard I.	162	124	82	85	49	10	46
Grabowski, David A.	195	99	81	70	90	16	102
Hackett, Michael	194	51	78	49	76	11	75
Hebron, Sylvia A	254	79	90	80	73	9	90
Johnston, Maureen M.	249	70	88	62	87	8	100
Kaiser, Brian K.	220	94	102	74	58	14	43
Karbasian, Carolyn K.	251	126	89	100	59	6	75
Keller, Grant W.	212	114	110	87	81	12	72
LaPorta, David M.	6	0	2	0	14	1	0
Lardiere, Andrea L	233	104	95	67	69	12	67
LaSalle, Robert C.	165	55	72	59	52	10	62
Mundy, Lisa D.	247	74	141	75	86	10	96
Nardella, George	190	100	89	71	77	15	68
Noonan, Scott M.	266	61	95	72	64	12	73
O'Donnel, Jr., Kenneth L.	211	87	85	77	69	15	75
Patriaco, Andrew A.	247	71	84	53	78	9	112
Reis, Karen M.	256	103	107	82	71	16	71
Remington-Knodel, Jennifer	242	90	83	65	74	15	70
Riva, Joseph J.	144	29	63	34	39	7	39
Rivera, Barbara Brosnan	16	2	10	3	42	6	22
Robinson, Charles L.	252	131	103	84	63	7	66
Sacco, Russ	61	16	42	14	52	9	50
Stampone, Vincenzo	235	128	103	99	80	8	105
Suralik-Horvath, Michelle L.	281	107	132	98	75	7	83
Tarrant, Tara D.	205	98	90	70	72	13	83
Vanderhoef, Kimberly A.	203	99	77	71	76	11	87
Voorhees, Gregory X.	211	86	93	58	85	11	99
Wallace, Bruce A.	399	76	36	12	0	0	0
<b>Total</b>	<b>9,110</b>	<b>3,555</b>	<b>3,765</b>	<b>2,893</b>	<b>2761</b>	<b>442</b>	<b>3,012</b>

## APPENDIX B

	IP Cases	IP Age (in days)	OTP Cases	OTP Age (in days)
Aloi, Anthony M.	462	227	47	72
Andolino, Michael D.	485	185	67	68
Carnelli, Christopher M.	518	201	87	51
Cassella, Deborah M.	503	232	56	62
Croft, Douglas M.	477	232	53	67
Daniskas, Maria I.	500	230	42	80
Della Badia, Joseph	464	246	44	61
DeMarco, Jodi L.	517	195	74	47
Eisele-Grabowski, Karen L.	483	212	84	55
Fabiano, Edward C.	522	202	62	55
Fech, Wendy A.	519	195	79	44
Finiello, Susanne N.	499	203	81	59
Frankland, Suzanne J.	476	201	87	46
Garrabrandt, James H.	500	235	67	48
Gordon, Howard I.	384	172	99	54
Grabowski, David A.	464	209	80	46
Hackett, Michael	474	207	49	72
Hebron, Sylvia A	517	210	63	59
Johnston, Maureen M.	484	207	49	68
Kaiser, Brian K.	416	218	58	41
Karbasian, Carolyn K.	508	174	74	48
Keller, Grant W.	478	181	75	60
Lardiere, Andrea L	560	230	72	55
LaSalle, Robert C.	484	218	51	79
Mundy, Lisa D.	468	195	64	42
Nardella, George	449	188	71	43
Noonan, Scott M.	513	256	56	82
O'Donnel, Jr., Kenneth L.	440	206	62	73
Patriaco, Andrew A.	565	226	66	61
Reis, Karen M.	486	178	79	46
Remington-Knodel, Jennifer	488	188	73	45
Riva, Joseph J.	262	233	22	69
Robinson, Charles L.	402	136	90	51
Sacco, Russ	239	264	12	63
Stampone, Vincenzo	466	189	74	48
Suralik-Horvath, Michelle L.	508	175	72	56
Tarrant, Tara D.	489	204	82	60
Vanderhoef, Kimberly A.	474	196	87	56
Voorhees, Gregory X.	511	239	70	55
Wallace, Bruce A.	414	70	66	33

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