



NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE
QUARTERLY REPORT

No Fault PIP Arbitration
4th Quarter 2024



FORTHRIGHT

4TH QUARTER 2024 REPORT
TO THE
NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

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EXECUTIVE SUMMARY

In the fourth quarter of 2024, 12,163 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 9,520 (78%) were initiated as In-Person and 2,643 (22%) as OTP.

The DRP panel consisted of 43 members. In this quarter 9,908 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, Forthright did not receive any requests for a non-video hearing.

Of the pending cases in the PIP arbitration program, 12,710 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 732 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 \$6,992 comprised of \$6,172 for personal injury protection benefits and \$820 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.

Two appeals to panels of three DRPs were concluded during the reporting period. Both involved awards were rendered in In-Person matters. No OTP awards were appealed. Both of the awards appealed were affirmed.

During the reporting period, seven 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 2024, 12,163 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 9,520 (78%) were initiated as In-Person and 2,643 (22%) as OTP. See the table below for the monthly distribution.

	In-Person (IP)	On The Papers (OTP)	Total
October	3,220	854	4,074
November	2,962	801	3,763
December	3,338	988	4,326
Totals	9,520	2,643	12,163

During the fourth quarter of 2024, 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 fourth quarter and the reason.

Consolidation	Policy Issues	Change of Claim	Total
371	16	92	479

DISPOSITION OF CASES IN THE PIP ARBITRATION PROGRAM

Of the pending cases in the PIP arbitration program, 12,710 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	3,167	377	3,544
Dismissed Pre-Hearing	3	0*	3
Settled	6,080	1,970	8,050
Withdrawn	849	264	1,113
Total	10,099	2,611	12,710

* Pre-hearing dismissal is not an option for OTP cases.

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	31%	14%
Dismissed	<1%	0%
Settled	60%	75%
Withdrawn	8%	10%

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
692	44	736

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*	4,004	1,545	5,549

** 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 43 members. In this quarter 9,908 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 Added” 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 8,902 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 2024 after the cases were assigned to DRPs. Note that the tally of awarded and settled cases displayed in the “Disposition of Cases after DRP Added” 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	3,443	382
Dismissed by DRP	3	0*
Settled	2,208	1,966
Withdrawn	636	264
Total	6,290	2,612

** 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 2024 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 2024, 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.

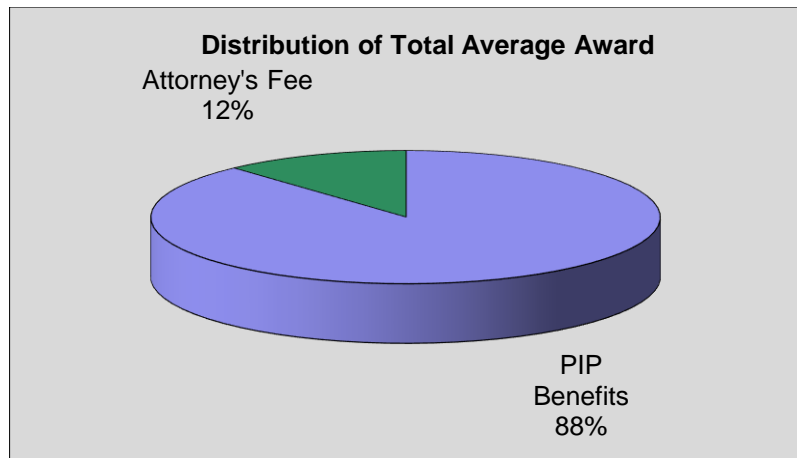
	Dismissed	Denied	1-33%	34-66%	67-100%	Total
In-Person	3	816	459	624	1,578	3,480
On-The-Papers	0*	171	3	14	192	380
Total	3	987	462	638	1,770	3,860

** 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 \$6,992 comprised of \$6,172 for personal injury protection benefits and \$820 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 \$6,172* per case. Awarded amounts ranged from \$0 to \$400,973. The median award during the reporting period was \$871. 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 \$820 per case. Awarded attorney’s fees ranged from \$0 to \$5,875. 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	\$6,172	\$0 to \$400,973	\$871
Attorney’s Fee Award	\$820	\$0 to \$5,875	\$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

Two 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. Neither of the awards appealed were vacated or modified. The following table reports the results.

	IP	OTP	Total
Affirmed	2	0	2
Vacated & Corrected	0	0	0
Total	2	0	2

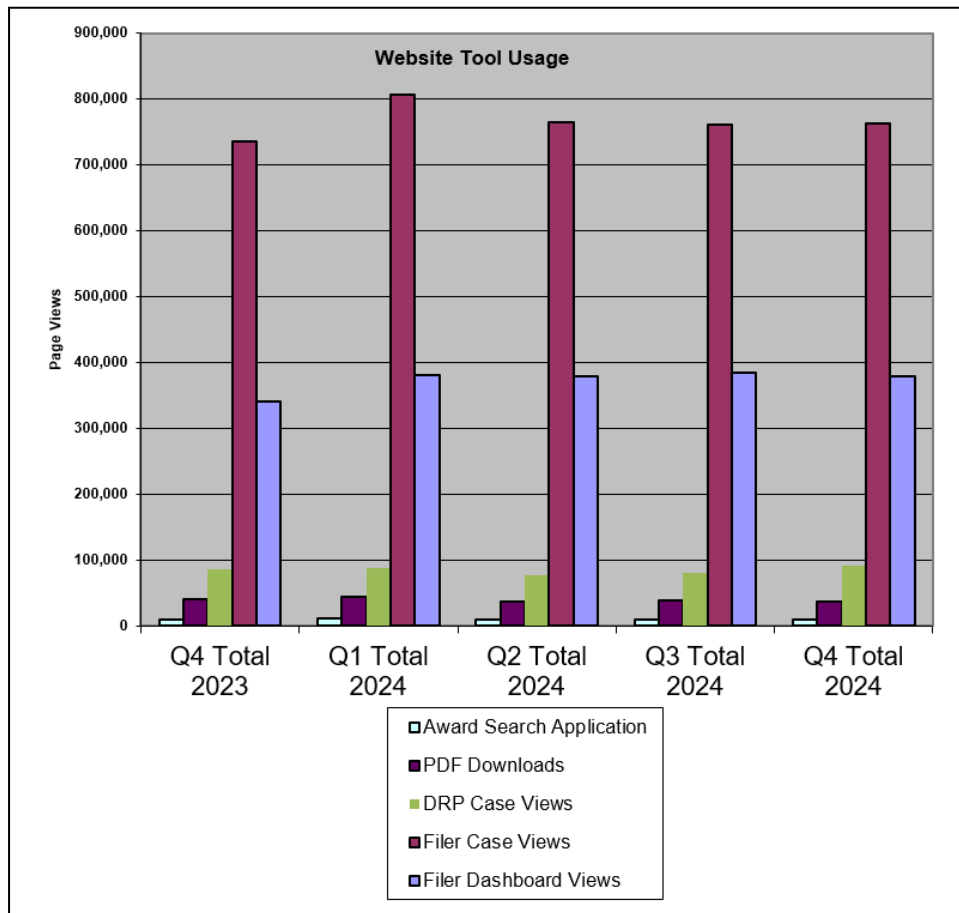
MEDICAL REVIEW ORGANIZATION REPORT

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 was one report 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	1	0	1	0	1	0
FMCO	2	0	2	1	1	1
Rising Medical	1	0	1	0	1	0
SCS	3	0	3	0	3	0
Total	7	0	7	1	6	1

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.	156	59	55	53	81	6	84
Andolino, Michael D.	133	63	63	52	79	11	88
Buontempo, Colleen R.	184	54	86	34	74	4	75
Campbell, Jennifer M.	148	75	68	65	70	13	78
Carnelli, Christopher M.	201	66	74	58	80	7	81
Cassella, Deborah M.	138	59	53	54	71	15	75
Croft, Douglas M.	176	62	57	45	114	9	92
Daniskas, Maria I.	222	59	80	56	69	7	66
Della Badia, Joseph	167	66	92	58	86	4	93
DeMarco, Jodi L.	199	62	58	47	109	12	76
Eisele-Grabowski, Karen L.	196	58	75	62	57	9	78
Fabiano, Edward C.	169	67	63	48	101	9	104
Finiello, Susanne N.	190	76	56	59	72	6	84
Frankland, Suzanne J.	179	61	78	61	69	14	83
Ganzhorn, Lisa A.	201	46	79	50	105	11	88
Garrabrandt, James H.	154	68	47	51	72	10	54
Gordon, Howard I.	185	67	67	61	65	9	65
Grabowski, David A.	156	53	60	53	79	11	77
Hackett, Michael	159	66	64	55	91	13	78
Hebron, Sylvia A	154	70	72	54	68	7	73
Johnston, Maureen M.	138	62	86	45	112	7	91
Kaiser, Brian K.	151	71	61	60	73	9	75
Karbasian, Carolyn K.	235	59	98	39	56	6	84
Keller, Grant W.	143	43	64	45	93	13	90
LaPorta, David M.	173	51	49	44	80	10	81
Lardiere, Andrea L	162	65	70	56	65	12	63
LaSalle, Robert C.	183	57	69	51	71	11	71
Mundy, Lisa D.	156	67	60	51	97	6	102
Nardella, George	183	66	100	59	61	10	71
Noonan, Scott M.	212	69	47	59	114	6	96
O'Donnel, Jr., Kenneth L.	154	60	53	40	72	11	74
Patriaco, Andrew A.	165	72	74	60	91	5	94
Reis, Karen M.	163	62	72	51	87	12	74
Remington-Knodel, Jennifer	136	67	60	44	94	9	86
Riva, Joseph J.	97	62	48	49	55	6	52
Robinson, Charles L.	212	56	76	44	73	3	65
Sacco, Russ	142	53	51	52	111	8	91
Stampone, Vincenzo	156	55	63	44	71	7	61
Suralik-Horvath, Michelle L.	173	67	68	47	83	12	64
Tamburino, Joseph A.	106	67	31	54	30	4	18
Tarrant, Tara D.	208	62	64	51	73	8	71
Vanderhoef, Kimberly A.	132	60	60	50	84	10	84
Voorhees, Gregory X.	178	73	68	59	85	10	74
Total	7,225	2,683	2,839	2,230	3,443	382	3,324

APPENDIX B

	IP Cases	IP Age (in days)	OTP Cases	OTP Age (in days)
Aloi, Anthony M.	355	208.08	41	54.27
Andolino, Michael D.	371	225.90	44	62.45
Buontempo, Colleen R.	349	126.68	47	57.15
Campbell, Jennifer M.	395	233.35	51	63.16
Carnelli, Christopher M.	365	183.07	50	63.72
Cassella, Deborah M.	383	220.10	40	57.45
Croft, Douglas M.	384	211.54	50	50.46
Daniskas, Maria I.	381	215.41	35	55.00
Della Badia, Joseph	337	200.62	37	46.46
DeMarco, Jodi L.	364	224.00	46	47.37
Eisele-Grabowski, Karen L.	389	213.37	35	65.51
Fabiano, Edward C.	344	192.34	59	49.83
Finiello, Susanne N.	408	191.39	58	63.09
Frankland, Suzanne J.	371	186.57	28	51.39
Ganzhorn, Lisa A.	299	210.40	24	97.79
Garrabrandt, James H.	363	250.09	47	53.49
Gordon, Howard I.	350	137.81	42	56.02
Grabowski, David A.	412	199.15	33	63.12
Hackett, Michael	403	210.35	40	56.05
Hebron, Sylvia A	370	209.02	49	53.86
Johnston, Maureen M.	396	228.60	47	65.94
Kaiser, Brian K.	372	245.81	50	51.32
Karbasian, Carolyn K.	386	186.26	47	58.28
Keller, Grant W.	350	242.40	41	75.76
LaPorta, David M.	353	202.13	38	53.61
Lardiere, Andrea L	398	262.98	49	61.76
LaSalle, Robert C.	361	225.70	42	52.24
Mundy, Lisa D.	364	216.82	45	52.91
Nardella, George	357	183.83	39	54.31
Noonan, Scott M.	418	234.62	51	63.92
O'Donnel, Jr, Kenneth L.	330	222.69	55	62.16
Patriaco, Andrew A.	401	216.44	42	55.86
Reis, Karen M.	339	205.62	38	51.61
Remington-Knodel, Jennifer	319	230.17	52	54.52
Riva, Joseph J.	218	203.40	38	46.03
Robinson, Charles L.	301	116.29	36	51.11
Sacco, Russ	351	227.64	36	53.75
Stampone, Vincenzo	343	190.06	45	67.82
Suralik-Horvath, Michelle L.	348	190.17	55	75.25
Tamburino, Joseph A.	138	243.24	44	35.39
Tarrant, Tara D.	391	210.25	47	63.64
Vanderhoef, Kimberly A.	354	203.27	47	65.79
Voorhees, Gregory X.	373	222.54	44	53.89

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