



NEW JERSEY DEPARTMENT OF
BANKING AND INSURANCE
QUARTERLY REPORT

No Fault PIP Arbitration
2nd Quarter 2026



FORTHRIGHT

2ND QUARTER 2026 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 second quarter of 2026, 14,929 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 11,264 (75%) were initiated as In-Person (“IP”) and 3,665 (25%) as On-the-Papers (“OTP”).

The Dispute Resolution Professional (DRP) panel consisted of 41 members. In this quarter 12,608 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, 14,421 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 583 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 \$8,323 comprised of \$7,499 for personal injury protection benefits and \$824 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.

No appeals to panels of three DRPs were concluded during the reporting period.

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 second quarter of 2026, 14,929 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 11,264 (75%) were initiated as In-Person and 3,665 (25%) as OTP. See the table below for the monthly distribution.

	In-Person (IP)	On The Papers (OTP)	Total
April	3,703	1,197	4,900
May	3,580	1,125	4,705
June	3,981	1,343	5,324
Totals	11,264	3,665	14,929

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

The following table summarizes the initiations for the first two quarters of 2026.

	In-Person (IP)	On The Papers (OTP)	Total
Q1 2026	10,894	3,497	14,391
Q2 2026	11,264	3,665	14,929

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
418	52	144	614

DISPOSITION OF CASES IN THE PIP ARBITRATION PROGRAM

Of the pending cases in the PIP arbitration program, 14,421 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	2,749	452	3,201
Dismissed Pre-Hearing	95	0*	95
Settled	7,102	2,567	9,669
Withdrawn	1,091	365	1,456
Total	11,037	3,384	14,421

* 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%	13%
Dismissed	<1%	0%*
Settled	64%	76%
Withdrawn	10%	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
519	64	583

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*	4,140	1,894	6,034

** 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 12,608 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 10,446 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 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**.

Disposition	In-Person (IP)	On The Papers (OTP)
Awarded/Denied	3,029	457
Dismissed by DRP	109	0*
Settled	3,071	2,564
Withdrawn	851	365
Total	7,060	3,386

** 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 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.

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 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.

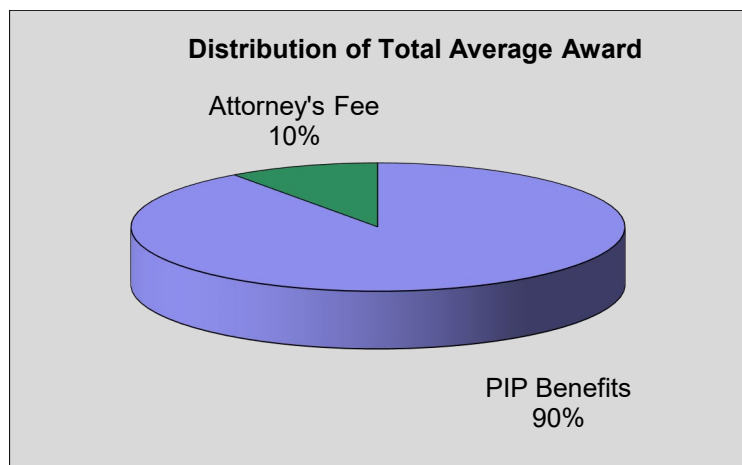
	Dismissed	Denied	1-33%	34-66%	67-100%	Total
In-Person	111	714	381	576	1,385	3,167
On-The-Papers	0*	239	2	23	196	460
Total	111	953	383	599	1,581	3,627

* 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 \$8,323 comprised of \$7,499 for personal injury protection benefits and \$824 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 \$7,499* per case. Awarded amounts ranged from \$0 to \$762,389. 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 \$824 per case. Awarded attorney's fees ranged from \$0 to \$5,950. 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	\$7,499	\$0 to \$762,389	\$878
Attorney's Fee Award	\$824	\$0 to \$5,950	\$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

There were no appeals to panels of three DRPs concluded during the reporting period.

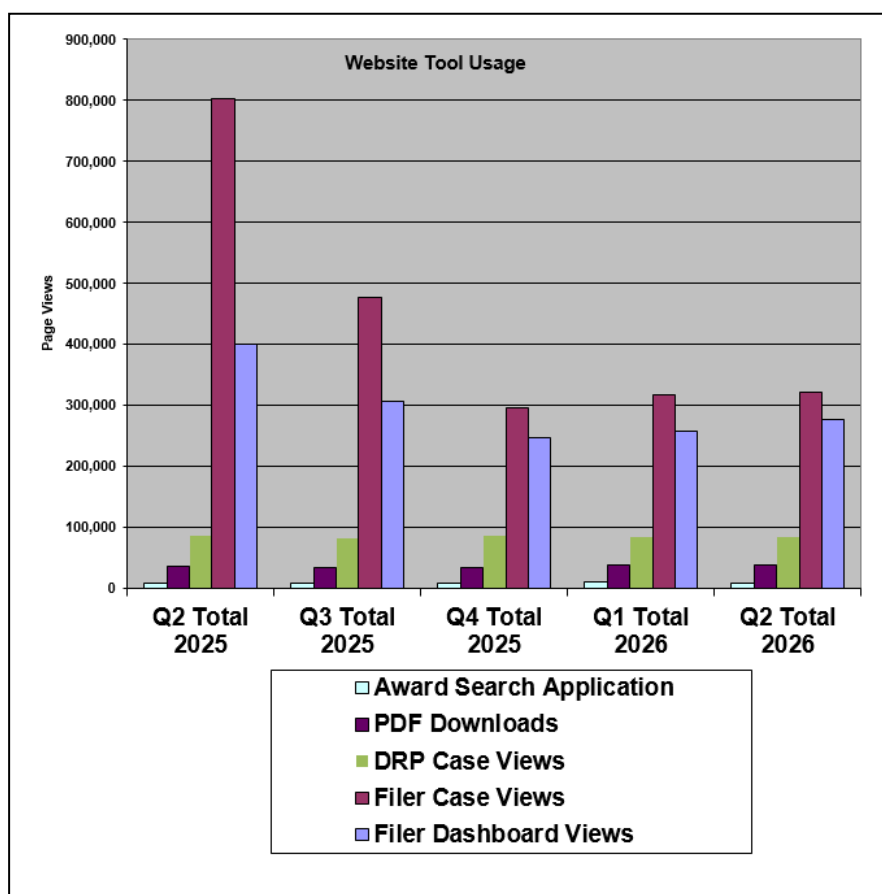
MEDICAL REVIEW ORGANIZATION REPORT

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 was 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	0	0	0	0	0	0
FMCO	0	0	0	0	0	0
Rising Medical	0	0	0	0	0	0
SCS	1	0	1	0	1	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. During the second 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.	147	93	90	58	91	10	72
Andolino, Michael D.	198	88	84	74	82	13	82
Berger, Shannon A.	419	40	15	3	0	0	0
Carnelli, Christopher M.	254	103	119	106	69	9	80
Cassella, Deborah M.	292	89	104	60	103	14	96
Croft, Douglas M.	172	106	88	71	76	11	65
Daniskas, Maria I.	214	91	98	62	87	12	78
Della Badia, Joseph	144	76	105	50	54	9	81
DeMarco, Jodi L.	238	88	103	80	55	8	70
Eisele-Grabowski, Karen L.	246	120	101	98	75	15	76
Fabiano, Edward C.	253	91	111	74	93	10	96
Fech, Wendy A.	230	94	114	87	62	15	67
Finiello, Susanne N.	256	124	104	90	96	13	88
Frankland, Suzanne J.	265	109	116	95	76	8	86
Garrabrandt, James H.	221	79	89	81	67	8	57
Gordon, Howard I.	180	110	84	90	63	16	54
Grabowski, David A.	252	115	105	86	94	14	75
Hackett, Michael	182	85	80	60	67	15	58
Hebron, Sylvia A	207	88	96	67	97	13	77
Johnston, Maureen M.	224	79	98	56	60	11	51
Kaiser, Brian K.	53	22	44	31	4	3	0
Karbasian, Carolyn K.	271	118	129	96	110	16	112
Keller, Grant W.	197	126	91	97	73	11	71
Lardiere, Andrea L	266	79	110	72	89	9	86
LaSalle, Robert C.	183	111	61	61	62	13	66
Mundy, Lisa D.	237	113	122	83	91	8	78
Nardella, George	261	109	113	91	57	10	51
Noonan, Scott M.	196	78	106	55	83	14	84
O'Donnel, Jr., Kenneth L.	161	110	72	77	99	15	81
Patriaco, Andrew A.	182	79	108	68	108	15	84
Reis, Karen M.	233	98	111	86	87	15	79
Remington, Jennifer Lee	211	99	110	74	74	11	81
Riva, Joseph J.	79	18	32	22	46	5	46
Robinson, Charles L.	211	103	99	92	74	11	72
Sacco, Russ	74	12	23	13	45	2	45
Stampone, Vincenzo	226	86	125	73	77	7	42
Suralik-Horvath, Michelle L.	259	118	157	94	71	9	70
Tarrant, Tara D.	191	75	91	61	96	24	64
Vanderhoef, Kimberly A.	259	88	73	59	75	17	75
Voorhees, Gregory X.	290	108	100	82	100	13	83
Wallace, Bruce A.	241	115	140	94	41	5	45
Total	8875	3733	3921	2929	3029	457	2824

APPENDIX B

	IP Cases	IP Age (in days)	OTP Cases	OTP Age (in days)
Aloi, Anthony M.	405	237	71	46
Andolino, Michael D.	452	207	68	72
Berger, Shannon A.	420	199	38	13
Carnelli, Christopher M.	533	215	73	52
Cassella, Deborah M.	490	221	69	45
Croft, Douglas M.	491	227	77	57
Daniskas, Maria I.	508	225	61	43
Della Badia, Joseph	460	273	62	55
DeMarco, Jodi L.	552	215	63	63
Eisele-Grabowski, Karen L.	532	206	85	90
Fabiano, Edward C.	525	228	67	53
Fech, Wendy A.	510	218	61	57
Finiello, Susanne N.	544	212	88	78
Frankland, Suzanne J.	519	189	84	60
Garrabrandt, James H.	499	222	54	59
Gordon, Howard I.	414	156	95	59
Grabowski, David A.	502	167	84	51
Hackett, Michael	486	200	59	44
Hebron, Sylvia A	503	232	72	46
Johnston, Maureen M.	485	229	66	69
Karbasian, Carolyn K.	484	177	74	49
Keller, Grant W.	488	199	87	49
Lardiere, Andrea L	543	230	61	71
LaSalle, Robert C.	472	263	82	50
Mundy, Lisa D.	494	187	80	53
Nardella, George	533	180	80	47
Noonan, Scott M.	487	268	60	65
O'Donnel, Jr., Kenneth L.	436	195	79	48
Patriaco, Andrew A.	506	217	63	50
Reis, Karen M.	467	197	77	52
Remington, Jennifer Lee	491	188	78	57
Riva, Joseph J.	258	272	15	59
Robinson, Charles L.	397	147	73	43
Sacco, Russ	196	282	9	77
Stampone, Vincenzo	431	200	66	55
Suralik-Horvath, Michelle L.	510	175	78	60
Tarrant, Tara D.	471	209	62	58
Vanderhoef, Kimberly A.	525	209	90	67
Voorhees, Gregory X.	569	228	77	59
Wallace, Bruce A.	452	122	78	42

Contact us

Forthright

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



FORTHRIGHT