

AUTOMOBILES

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE
QUARTERLY REPORT

No Fault PIP Arbitration

3rd Quarter 2026

FORTHRIGHT

3RD QUARTER 2026 REPORT

TO THE

NEW JERSEY DEPARTMENT OF BANKING AND INSURANCE

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EXECUTIVE SUMMARY

In the third quarter of 2026, 16,126 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 12,260 (76%) were initiated as In-Person and 3,866 (24%) as OTP.

The Dispute Resolution Professional (DRP) panel consisted of 40 members. In this quarter 13,150 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, 15,704 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 590 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 $6,476 comprised of $5,666 for personal injury protection benefits and $810 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, 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 third quarter of 2026, 16,126 cases were initiated in the PIP dispute resolution program. Of these cases initiated, 12,260 (76%) were initiated as In-Person and 3,866 (24%) as OTP. See the table below for the monthly distribution.

	In-Person (IP)	On The Papers (OTP)	Total
July	4,183	1,297	5,480
August	4,301	1,317	5,618
September	3,776	1,252	5,028
Totals	12,260	3,866	16,126

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

The following table summarizes the initiations for the first three 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
Q3 2026	12,260	3,866	16,126

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
422	36	163	621

DISPOSITION OF CASES IN THE PIP ARBITRATION PROGRAM

Of the pending cases in the PIP arbitration program, 15,704 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	2,645	488	3,133
Dismissed Pre-Hearing	35	0*	35
Settled	8,070	2,990	11,060
Withdrawn	1,083	393	1,476
Total	11,833	3,871	15,704

** 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	22%	13%
Dismissed	<1%	0%*
Settled	68%	77%
Withdrawn	9%	10%

** 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
511	79	590

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*	4,533	2,061	6,594

** 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 40 members. In this quarter 13,150 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 11,139 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 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	2,930	491
Dismissed by DRP	44	0*
Settled	3,477	2,989
Withdrawn	818	390
Total	7,269	3,870

** 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 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 third 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.

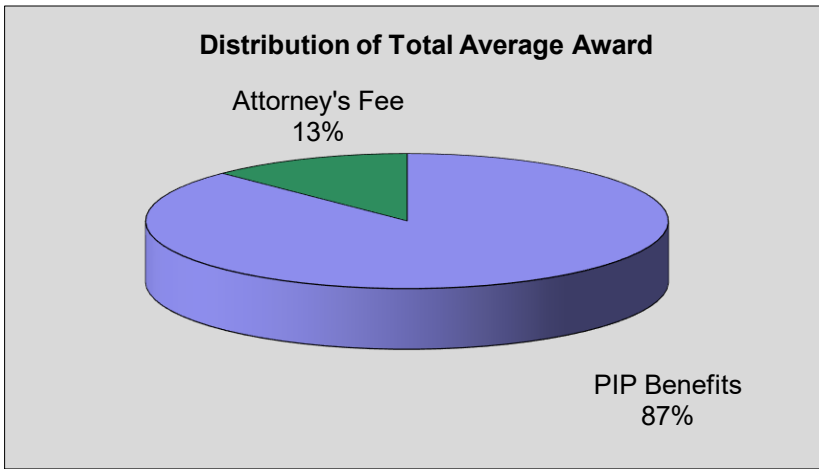
	Dismissed	Denied	1-33%	34-66%	67-100%	Total
In-Person	44	719	341	551	1,332	2,987
On-The-Papers	0*	232	4	20	236	492
Total	44	951	345	571	1,568	3,479

** 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 $6,476 comprised of $5,666 for personal injury protection benefits and $810 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 $5,666* per case. Awarded amounts ranged from $0 to $375,771. 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 $810 per case. Awarded attorney's fees ranged from $0 to $3,200. 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	$ 5,666	$0 to $375,771	$828
Attorney's Fee Award	$810	$0 to $3,200	$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.

	IP	OTP	Total
Affirmed	4	0	4
Vacated & Corrected	1	0	1
Modified	1	0	1
Total	6	0	6

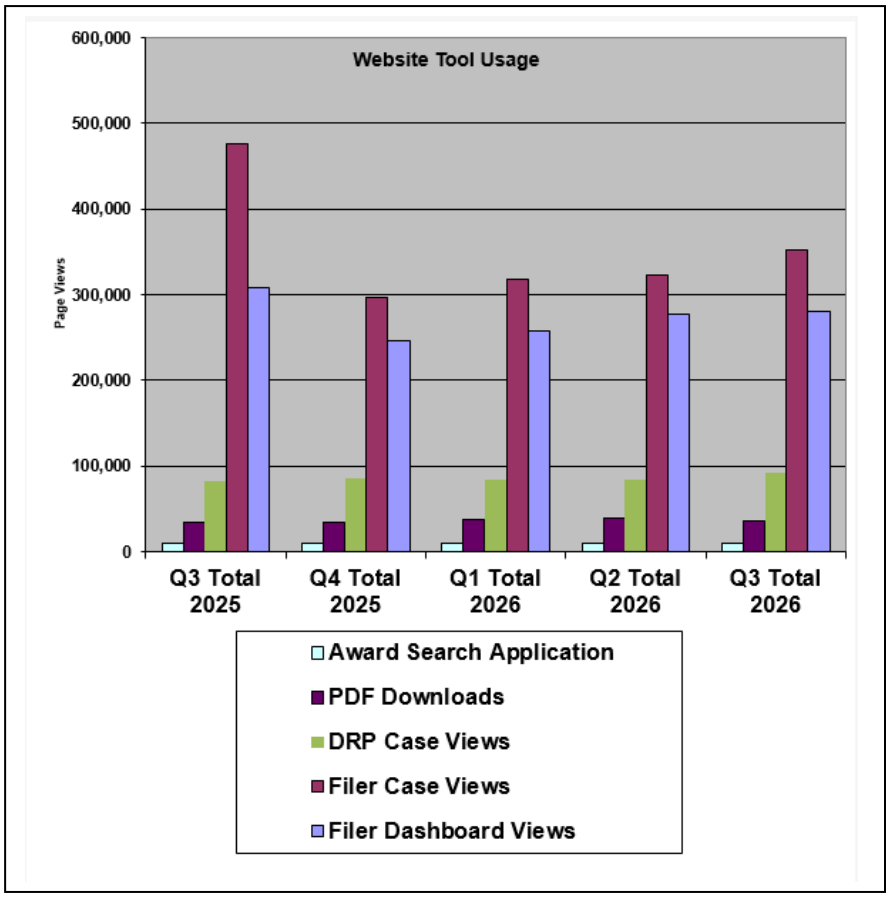
MEDICAL REVIEW ORGANIZATION REPORT

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"). One report was 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	1	0	1	0	1	0
Rising Medical	0	0	0	0	0	0
SCS	0	0	0	0	0	0
Total	2	0	2	0	1	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. 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.	221	118	87	102	82	10	101
Andolino, Michael D.	177	87	88	69	93	14	89
Berger, Shannon A.	284	87	121	59	89	1	92
Carnelli, Christopher M.	237	117	128	88	89	11	85
Cassella, Deborah M.	239	107	111	94	92	11	90
Croft, Douglas M.	265	98	111	93	65	14	101
Daniskas, Maria I.	253	125	141	106	68	6	82
Della Badia, Joseph	225	74	113	76	83	13	76
DeMarco, Jodi L.	202	96	97	84	80	11	74
Eisele-Grabowski, Karen L.	294	107	143	112	70	11	81
Fabiano, Edward C.	251	94	102	83	74	18	70
Fech, Wendy A.	204	101	113	88	100	1	98
Finiello, Susanne N.	253	91	120	85	61	26	64
Frankland, Suzanne J.	242	95	131	92	76	21	88
Garrabrandt, James H.	152	39	111	47	62	8	58
Gordon, Howard I.	247	115	135	119	55	16	77
Grabowski, David A.	295	116	119	109	81	10	95
Hackett, Michael	228	85	102	70	45	2	66
Hebron, Sylvia A.	188	93	83	83	99	11	90
Johnston, Maureen M.	172	73	73	66	71	11	97
Karbasian, Carolyn K.	234	110	117	91	71	11	60
Keller, Grant W.	234	106	114	95	75	12	105
Lardiere, Andrea L.	238	76	131	66	74	16	81
LaSalle, Robert C.	209	88	75	80	65	13	67
Mundy, Lisa D.	284	129	122	119	78	19	81
Nardella, George	302	119	132	110	73	10	78
Noonan, Scott M.	241	97	82	84	75	19	98
O'Donnel, Jr., Kenneth L.	241	86	100	82	70	14	59
Patriaco, Andrew A.	258	118	100	87	86	13	88
Reis, Karen M.	242	108	110	89	72	18	77
Remington, Jennifer Lee	267	103	127	85	90	21	81
Riva, Joseph J.	116	59	51	32	20	1	23
Robinson, Charles L.	203	109	104	100	75	8	72
Sacco, Russ	147	61	57	16	47	2	58
Stampone, Vincenzo	192	90	86	84	63	14	64
Suralik-Horvath, Michelle L.	274	98	140	100	86	14	85
Tarrant, Tara D.	198	80	96	69	65	13	74
Vanderhoef, Kimberly A.	178	114	89	90	76	20	92
Voorhees, Gregory X.	272	109	104	83	79	14	114
Wallace, Bruce A.	321	92	129	91	55	13	69
Total	**9280**	**3870**	**4295**	**3378**	**2930**	**491**	**3,200**

APPENDIX B

	IP Cases	IP Age (in days)	OTP Cases	OTP Age (in days)
Aloi, Anthony M.	447	198	73	49
Andolino, Michael D.	422	207	64	65
Berger, Shannon A.	439	197	66	40
Carnelli, Christopher M.	547	211	83	59
Cassella, Deborah M.	511	233	73	52
Croft, Douglas M.	501	237	60	49
Daniskas, Maria I.	511	228	75	45
Della Badia, Joseph	453	236	42	53
DeMarco, Jodi L.	534	229	59	62
Eisele-Grabowski, Karen L.	570	203	70	69
Fabiano, Edward C.	561	234	64	46
Fech, Wendy A.	457	234	74	62
Finiello, Susanne N.	543	229	68	66
Frankland, Suzanne J.	520	206	55	54
Garrabrandt, James H.	384	265	36	95
Gordon, Howard I.	408	160	71	52
Grabowski, David A.	539	179	73	64
Hackett, Michael	511	230	63	59
Hebron, Sylvia A.	485	240	70	59
Johnston, Maureen M.	485	261	56	74
Karbasian, Carolyn K.	508	190	71	59
Keller, Grant W.	499	192	80	54
Lardiere, Andrea L.	548	234	59	65
LaSalle, Robert C.	483	230	75	59
Mundy, Lisa D.	556	188	76	51
Nardella, George	542	195	73	49
Noonan, Scott M.	546	263	52	50
O'Donnel, Jr., Kenneth L.	445	207	66	58
Patriaco, Andrew A.	549	195	77	45
Reis, Karen M.	502	181	75	50
Remington, Jennifer Lee	485	188	72	58
Riva, Joseph J.	300	284	39	44
Robinson, Charles L.	372	156	71	55
Sacco, Russ	261	189	50	24
Stampone, Vincenzo	458	210	50	62
Suralik-Horvath, Michelle L.	523	193	65	47
Tarrant, Tara D.	475	222	54	48
Vanderhoef, Kimberly A.	519	235	97	71
Voorhees, Gregory X.	599	241	83	53
Wallace, Bruce A.	515	151	61	52



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