



State of New Jersey
DEPARTMENT OF BANKING AND INSURANCE
OFFICE OF THE COMMISSIONER
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CHRIS CHRISTIE
Governor

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KENNETH E. KOBYSLOWSKI
Commissioner

April 2, 2013

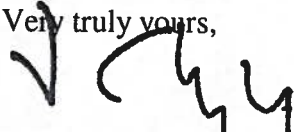
Joseph A. DiDonato, Esq.
Executive Director
Forthright
285 Davidson Avenue, Suite 502
Somerset, NJ 08873

Re: Revisions to New Jersey No Fault PIP Arbitration Rules

Dear Mr. DiDonato:

Pursuant to N.J.S.A. 39:6A-5.1b, the Department hereby approves the amendments to the New Jersey No Fault PIP Arbitration rules (2013) that were submitted on March 25, 2013. The effective date of the amendments is April 15, 2013. The Department believes that these amendments will improve the operation of PIP dispute resolution proceedings by requiring filers to demonstrate that future treatment is at issue to obtain in-person, rather than on-the-papers, proceedings where the value of the dispute is less than \$1,000. The use of on-the-papers proceedings as permitted by the PIP Arbitration Rules will help reduce the costs of PIP dispute resolution for such low-value cases, which benefits both policyholders and the insurance industry.

Very truly yours,


Kenneth E. Kobylowski
Commissioner

c: Peter Hartt, Acting Director, Division of Insurance
Jean M. Bickal, Assistant Director