



**State of New Jersey**  
DEPARTMENT OF BANKING AND INSURANCE  
OFFICE OF THE COMMISSIONER  
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*Commissioner*

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March 31, 2011

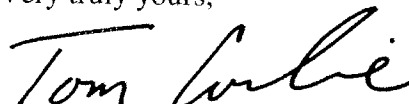
Joseph A. DiDonato, Esq.  
Executive Director  
Forthright  
285 Davidson Avenue, Suite 502  
Somerset, NJ 08873

Re: Revisions to No Fault Rules

Dear Mr. DiDonato:

The Department has reviewed the draft of the No-Fault Rules submitted by Forthright on February 24, 2011. These rules are the product of many hours of work by you and your staff and the members of the Advisory Council. The Department appreciates all the time and effort that has gone into the process. In order for Forthright to fulfill the cost-reductions as set forth in the recently awarded contract, the Department approves the rules as filed. The Department notes that the administrative consolidation of cases, which is part of Rule 9, will not become effective until Forthright makes programming changes and the On-the-Papers hearings rules will not become effective until the Department adopts changes to N.J.A.C. 11:3-5.

Very truly yours,

  
Thomas B. Considine  
Commissioner