



**State of New Jersey**  
DEPARTMENT OF BANKING AND INSURANCE  
DIVISION OF INSURANCE  
PO BOX 325  
TRENTON, NJ 08625-0325

CHRIS CHRISTIE  
*Governor*

TEL (609) 292-0844  
FAX (609) 292-3144

KENNETH E. KOBYLOWSKI  
*Commissioner*

January 31, 2013

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 amendments to the No Fault rules and the revised Award Form submitted by Forthright on January 30, 2013. This filing and the adoption by the Department of the amendments to N.J.A.C. 11:3-5 are the final steps necessary for the implementation of the on-the-papers proceedings. The Department approves the amendments and Award Form as filed with an effective date for the on-the-papers proceedings of March 1, 2013. The Department thanks Forthright and the Advisory Council for their work in implementing the procedure for on-the-papers cases.

Very truly yours,

A handwritten signature in black ink, appearing to read "K. Kobylowski".

Kenneth G. Kobylowski  
Commissioner