



AAA® New York Insurance Case Management Center

FAQs for Applicants and Respondents

What is the role of the American Arbitration Association®

The American Arbitration Association (AAA) administers the arbitration program for No-Fault disputes in New York, on behalf of the New York State Department of Financial Services. The program serves consumers, medical service providers, and insurance carriers in New York by providing an alternative dispute resolution forum for benefit claims under No-Fault automobile insurance. The AAA has administered No-Fault programs in New York for over 50 years. The AAA is a not-for-profit, public service organization committed to the resolution of disputes through arbitration, mediation, conciliation and other voluntary procedures. The AAA handles administration of all phases of the conciliation and arbitration process in New York.

What is AAA's New York Insurance ADR Center?

The ADR Center is a secure, cloud-based online platform that allows users to negotiate settlement, check account balances, and perform a variety of other functions online and in real time.

What is the core concept of ADR Center?

ADR Center is a task and action based system. Specific actions trigger a task for another user to complete. Managing a case in ADR Center allows users to communicate efficiently with one another to bring disputes to a speedy resolution.

Who can access AAA New York Insurance ADR Center?

Any party to a case (injured person, medical provider, attorney, insurance carrier or third-party administrator) can obtain access to ADR Center.

How can I access the ADR Center?

To access the ADR Center, you must register as an account user. Please contact Customer Support at 917-438-1660 or via email at NYSinsurance@adr.org for assistance with registration.

How do I login?

After you are registered, you should receive a Welcome to OKTA activation email. Click on the included link and follow the instructions. If you do not receive this email, please contact NYSinsurance@adr.org or 917.438 1660. The ADR Center home page is <https://aaa-nynf.modria.com>.

What is OKTA – Multi-Factor Authentication?

Okta Multi-Factor Authentication (MFA) is a security feature that requires users to verify their identity in order to access ADR Center.

Can multiple users have access to ADR Center under the same account?

No. Each user must have their own ADR Center account and register their own Multi Factor Authentication.

What are the benefits of filing my case electronically with the AAA?

Filing a case in ADR Center is simple and secure process and the preferred method of filing. Applicants can use an online version of the Arbitration Request form (AR-1) at [Simple File](#) and upload documents from their computers. A receipt will be generated upon successful submission of the case.

Will I still be able to email or mail my case to the AAA?

The AAA will continue to accept new case filings by mail. The AAA no longer accepts new case filings by email.



How will I know when AAA accepts a new case filing?

Once a new filing is accepted, the Applicant and Respondent will receive a case initiation letter. The case status will change as it progresses through ADR Center from conciliation through arbitration. A party can access the ADR Center Case Timeline View to determine what stage of the arbitration process the case is in.

What is the cost for filing a No-Fault arbitration request?

There is a \$40 filing fee for all of the services provided in the arbitration process (excluding adjournments and appeals).

How can I pay my filing fees?

You can submit payment by check, money order, or credit card to the American Arbitration Association (AAA). You can also open a cash account in the ADR Center to pay filing and other AAA administrative fees. Payments can be made online through the New York State Insurance Credit Card Payment Service [Quick Pay](#). You may also send a check or money to the AAA's address. Wire transfers are also accepted.

What is a cash account in ADR Center?

A cash account is similar to a bank checking account. A party can open a cash account to pay filing and other AAA administrative fees. To establish a cash account, login to ADR Center and access the **Payment Information** tab in the **My Account** section of your user profile. You must submit a check or credit card authorization form to complete the process. If you need assistance in setting up a cash account, please contact the AAA at 917.438.1660 or email NYSInsurance@adr.org.

The applicant may also provide payment at [Quick Pay](#). This allows for a payment to be made to the named account.

How can I tell how much money is available in my cash account?

Authorized users can review their cash account balances in the Account Management section of their profile. They can also set up an account notification that sends an alert when the cash account reaches a low balance amount set by the applicant. For example, for a high volume filer, a low balance may be \$1,000. For a smaller volume filer, a low balance may be \$80.

Are there any additional fees to use ADR Center?

There are no additional fees to use ADR Center. All caseload related fees will appear in the customers draw down cash account.

What are Tasks and Actions in ADR Center?

A **task** is an activity on a case that is triggered within ADR Center for a specific user (for example; Applicant, Carrier, Arbitrator, or AAA) to complete. Tasks may be triggered by the system or by a user's action.

An **action** is an activity initiated by a user. Certain actions can trigger tasks for other users.

A case will progress on to the next phase of the arbitration process based on performed tasks and actions.

What happens if a task remains pending in ADR Center?

Tasks remain pending on a case as long as they are relevant to that case. For example, a case may have a Review Hearing Adjournment Request pending for the Applicant; however, if that case is settled or withdrawn, that particular task is no longer is relevant to the case, even though the task has not been completed.

Tasks may also be completed outside of ADR Center using email or mail communication. When a task required response is received from a party and processed by the AAA, the task is considered completed and no longer pending. Please note it is more efficient to complete all tasks within the ADR Center to maintain a more accurate case file.

**What happens if an action is not completed?**

Actions are optional. The list of available actions is determined by the user's role as well as by the status of the case. For example, only the Applicant will be able to see the action **"Withdraw"** in a case. Users have the option to complete actions but are not required to.

How do I set my notification preferences in ADR Center?

Within ADR Center click on your name in the top right group. Select the tab for **My Company Information**. Towards the bottom of the page under **Notification Preferences**, you may set your notification preference to email, fax, or print (regular mail). Email notification is strongly suggested.

What can I tell from the case filing number?

Here is a sample ADR Center filing number: 41-21-1234-5678. As a case travels through the various stages of the arbitration process, the case pre-fix number will change. The pre-fix identifies each phase of the arbitration process. A case in Conciliation has a pre-fix of 41, arbitration 17, and master arbitration 99. In our sample, 21 represents the year the case was filed.

What is filtering?

Filtering is a feature in ADR Center that allows the user to control the output of their search results. You can use the filtering tab to narrow your search based on specific criteria, including Tasks and Actions.

What is the Award Search?

The **Award Search** is a library of redacted No-Fault arbitration decisions available in the AAA database. Users can access redacted awards related to a specific case issue or arbitrator. The Award Search feature is available to all parties, regardless of whether they have an ADR Center account.

When can I file a request for No-Fault arbitration?

If you are the injured party of an automobile accident or the medical service provider providing treatment to the injured party, you can request arbitration when a claim, or a portion of a claim for New York No-Fault is denied by the insurer. A request for arbitration can also be made when an insurer's response to a claim is overdue.

What are the requirements to file a request for arbitration?

There are two forms you can use to request no fault arbitration:

- [AR-1 Form - Request for New York No-Fault Arbitration](#). The form is available on this website, and can be completed online in a fillable PDF, downloaded for completion or can be requested by contacting Customer Support 917-438-1660 or NYSInsurance@adr.org.
- [NF-10 Denial of Claim Form](#) - You can complete the second and third page of the Denial of Claim on Form NF-10 that you received from the Insurance Company.

Please complete the form in its entirety and include all supporting documents. Your request must also include the \$40 filing fee.

What should I include with my arbitration request?

Please complete all information requested on the Form AR-1 or the NF-10. Incomplete forms will not be accepted and will be returned to the applicant.

Please forward all your evidence and written arguments, including any document supporting your contention, such as; medical bills, police report, and affidavits with your arbitration request to the AAA with a paper copy to the Carrier. Medical service providers requesting arbitration must include an Assignment of Benefits signed by the patient. (Please see assignment of benefits section below.)



The arbitration request must be accompanied by a credit card payment, check or money order for \$40 payable to the American Arbitration Association (AAA). Credit card payments can be made using this [Quick Pay](#) link. Please contact Customer Support for 917-438-1660 or nysinsurance@adr.org, for additional support.

This filing fee will be reimbursed to the applicant directly by the insurer, if the applicant prevails in whole or in part.

How are no fault hearings conducted?

All New York No-Fault hearings are conducted by video conference. We currently use Zoom video conferencing for the benefit and convenience of all parties. The hearing conferences remain secure and confidential and can be attended from the convenience of your location.

For an improved hearing experience please use a PC or Laptop with a good quality webcam and audio from a quiet location.

How do I request Written Submission arbitration

11 NYCRR 65-4.5(a) provides for arbitration based on written submissions. The request is at the discretion of the arbitrator and the claimed amount must be less than \$2,000. The request must be submitted to the AAA in writing.

How do I file a request for arbitration?

You may file your request for arbitration using the Simple File online tool, or by submitting your documents by mail.

Filings must contain one PDF attachment (64mb size limit) with all supporting documents included. A party filing a request for arbitration must also forward a copy of the filing to the insurance company, at the time of filing.

To register, please contact our Customer Service department at 917.438.1660 or email NYSInsurance@adr.org.

Who are the arbitrators?

The Superintendent of the New York State Department of Financial Services appoints all arbitrators. The arbitrators are attorneys licensed to practice in New York who have experience in the field of insurance and have been reviewed, interviewed, and nominated by an advisory committee that includes; representatives from the New York State Bar Association, the New York State Trial lawyers association, and the insurance industry. All No-Fault arbitrators serve as independent contractors and are not employees of DFS or AAA.

What is "Conciliation?"

Conciliation is the period in which each party submits all their evidence. After receiving notice from the AAA of a request for arbitration and a copy of the documents from the applicant, the insurance company has thirty (30) days to present evidence and basis for denial of the claim.

Once a request for arbitration is received by the AAA and the case initiated, there is a conciliation period of up to ninety (90) days, during which a conciliator reviews the documentation, and may discuss opportunities for the case to be settled and provide alternatives for resolution. The conciliator is experienced in handling disputed insurance claims and can advise the parties what may be the likely results of the claim in arbitration.

Conciliation often leads to early resolutions of many disputes with associated cost-savings.

What is the role of the Conciliator?

The Conciliator's role is to support the administrative functions related to the case management of the cases. The role of a Conciliator is to bring parties together to resolve the No-Fault claim disputes. When two opposing sides (Applicant & Respondent) are unable to resolve No-Fault claim disputes AAA offers Conciliation as an alternative to the court system.

**What is Arbitration?**

The Arbitration period begins after the 90 day Conciliation period. If a case has not settled in Conciliation, it escalates into Arbitration. The case will be scheduled with their adversary for a 15 minute video conference with an arbitrator presiding at the hearing. The arbitrator reviews the documents in the ADR Center. At the hearing, parties will present their case to the arbitrator. The Arbitrator may declare the case closed, request post hearing briefs, or request an independent health consultant to review the case.

Is there a deadline for requesting New York No-Fault arbitration?

The deadline for requesting New York No-Fault arbitration is six years from the date of the denial of claim, but there can be exceptions. The arbitrator has the authority to determine disputes concerning time limitations for filing arbitration.

How do I execute an Assignment of Benefits?

A valid assignment of benefits transfers all rights, privileges and remedies from the injured person who is entitled to New York No-Fault benefits, to the medical service provider.

The assignment of benefits form must be signed by the injured party (parent or guardian if the injured party is a minor). Photocopied signatures are acceptable at the initiation of the arbitration process; however, the original assignment of benefits should be available for the carrier if requested.

The assignment of benefits form must also include the original signature or a copy of the original signature (stamped signatures are not acceptable) of the applicant medical service provider.

Postponements and Adjournments**65-4.5 No-Fault Arbitration forum procedure**

Postponements and adjournments. The arbitrator may for good cause postpone or adjourn the hearing upon request of a party or upon the arbitrator's own initiative. Each party may cause one adjournment without an adjournment fee, if the adjournment request is received by the AAA at least **two business days prior** to the scheduled arbitration.

There shall be an adjournment fee of \$50 payable to the AAA by the party requesting any subsequent adjournment.

An adjournment fee of one hundred dollars (\$100) shall be payable to the AAA by the party causing any adjournment within two (2) business days prior to the scheduled hearing. These fees are used to defray the cost of administration in the arbitration forum.

Any party requesting an adjournment must pay the appropriate adjournment fee. **The AAA will not place a case back on the arbitration calendar until the Applicant has paid any outstanding adjournment fee. Insurance carriers with outstanding balances in excess of thirty days are referred to the NYSDFS.**

ADJOURNMENT REQUEST MADE ON OR PRIOR TO:	TWO FULL BUSINESS DAYS	HEARING DAY
Wednesday	Thursday, Friday	Monday
Thursday	Friday, Monday	Tuesday
Friday	Monday, Tuesday	Wednesday
Monday	Tuesday, Wednesday	Thursday
Tuesday	Wednesday, Thursday	Friday

How do I set my notification preferences in ADR Center?

Under Your **Company Information** in the **My Account** section of your user profile, select **Notification Preferences**. Here you can set your notification preference to email, fax, or print (regular mail). Email is the preferred method.



What is special expedited arbitration?

If the insurer denied your claim because the notice of the accident to the insurer was submitted late, you may qualify for special expedited arbitration on the issue of whether there is a reasonable explanation that will excuse the lateness.

You may also qualify for special expedited arbitration if your dispute includes an issue with which insurance company is responsible to review and pay No-Fault benefits.

A case qualifying for special expedited arbitration will be scheduled within 30 days from the day it is referred to arbitration.

Can an injured person filing a claim directly receive expedited handling?

Arbitration requests filed directly by the injured person—including claims for lost earnings—are provided expedited priority handling. An injured person who files directly for arbitration and does not include an assignment of benefits, is often called a “self-represented”.

The injured person’s “self-represented” case goes through a conciliation period like other cases looking for a potential settlement. If the case is not settled, the case is escalated for arbitration for a hearing date with sufficient notice of hearing to the parties.

What are “linking” and “batching” of cases?

Linking and batching are the fundamental principles for creating each arbitrator’s calendar of cases. This manner of scheduling is quite often a convenience for the parties too.

Linking is an important tool that brings together cases that arise out of the **same vehicle** in the **same accident**, for hearings before the **same arbitrator** on the **same day**. For example, a neurologist’s claim and a physical therapist’s claim for treating the same injured person can be linked for hearing. The bills for two different persons injured in the same automobile in the same accident can be linked for hearing. These cases will often have elements of proof in common. Cases are scheduled for hearings after they enter the Arbitration phase.

Cases arising out of the same vehicle accident may be scheduled on different dates before different arbitrators when the cases are filed at different times. However, any awards in linked cases arising out of the same vehicle accident are identified and available online to the arbitrator and the parties, to consolidate the common information and the prior findings.

Batching brings together cases involving the same applicant attorney and same insurance carrier, but different injured persons from different accidents, for hearings before the same arbitrator on the same day. Such cases may involve common elements of proof. Their scheduling for the same arbitrator is also a convenience for the parties.

What happens once I attend the hearing and the Arbitrator declares the hearing closed?

When the arbitrator declares the hearing closed, nothing more can be submitted for the case. The Arbitrator has 30 days from the closing date to render an award.

What is a technical correction?

An arbitrator may make a technical correction to an award, or review a technical correction request from a party. Technical corrections may include corrections of inconsistencies between the written text and form responses, incorrectly checked award forms, calculation errors and typographical errors.

A party must request a technical correction within thirty (30) days after receipt of the award and must send a copy of the request to the opposing party, which then has ten (10) days to file its position on the request. The arbitrator makes the final



determination and, if granted, will issue a technical correction of award.

The request for a technical correction does not toll the timeframe within which an appeal must be filed, nor within which interest accrues or any other regulatory timeframe.

How do you appeal a No-Fault Arbitrator's award?

Any party to the arbitration may request that the arbitration award be modified or vacated by a master arbitrator.

The request for review by a master arbitrator shall be in writing and mailed to the:

**AMERICAN ARBITRATION ASSOCIATION
NEW YORK INSURANCE CASE MANAGEMENT CENTER
120 BROADWAY, FLOOR 21
NEW YORK, NY 10271**

Within 15 calendar days of the mailing of an award rendered in an AAA expedited arbitration, or

- Within 21 calendar days of the mailing of any other appealable award.

The request shall include a copy of the award, the nature of the dispute and the grounds for review.

A request by an **applicant** must be accompanied by a filing fee of \$75, payable by check or money order to the American Arbitration Association.

- Upon the filing of a demand for arbitration by an applicant, the AAA shall bill the respondent insurer two hundred fifty (\$250), which shall be payable by the insurer within thirty days after billing.

A request by an **insurer** must be accompanied by a \$325 filing fee, payable by check or money order to the American Arbitration Association.

The party requesting master arbitration shall send a copy of the filing documentation to the opposing party by certified mail, or email based on mutual agreement, at the same time they submit the request to the AAA.

What do I do if I have received a favorable decision but have not received payment from the carrier?

Failure to make payment within 30 days of the date the award agreement is distributed to the parties is a violation of NY Insurance Law, Section 5106. If a conciliation agreement, settlement letter or arbitration award is not paid within the above referenced timeframe, an applicant may submit an enforcement request to the NYS Department of Financial Services Property Bureau.

Requests for enforcement should be directed to: NoFaultEnforcement@dfs.ny.gov

Multiple complaints can be sent in one email as separate attachments. However, each attachment should include (1) a full and complete copy of the conciliation agreement, settlement letter or arbitration award and (2) a copy of your follow-up correspondence addressed to the insurer requesting that they issue payment for the unpaid conciliation agreement or arbitration award.

What does it mean for an Arbitrator to be "Paperless"?

Arbitrator's access and review parties' documents online using our ADR Center platform. Arbitrators no longer receive paper documents or correspondence from the AAA.

We encourage parties to use the ADR Center for convenience and efficiency.

Do I need a lawyer to request a New York No-Fault arbitration?

No. The arbitration program is designed to be a process where parties can resolve their disputes outside of the complex



environment of the court system.

However, parties who are not familiar with New York No-Fault rules and regulations may wish to retain an attorney.

If you require assistance in hiring an attorney, please contact the New York State Bar Association by calling 800.342.3661 or [click here](#) to visit their website.

Can I request arbitration against more than one insurance company?

Yes. If your dispute involves multiple insurance companies, you may include more than one insurance company on your request. Note the availability of special expedited arbitration, referenced above, for such disputes.

Are parties allowed to communicate with each other after a dispute has been filed for arbitration?

Yes. Once an arbitration request is accepted, it is referred to a conciliator who acts as a liaison for the parties in dispute. We encourage parties to communicate in the interest of settling the dispute during the arbitration process.

The conciliator is available to assist parties in resolving their disputes by ADRC messaging, phone or email.

If a dispute is resolved between the parties, the terms of the settlement must be submitted to the conciliator. Always reference the AAA case number when corresponding with the conciliator.

How do I get answers to questions that are not in the FAQ?

Please contact our Customer Support Department at 917-438-1660 or email NYSInsurance@adr.org with questions not covered in this FAQ.

American Arbitration Association Address

**AMERICAN ARBITRATION ASSOCIATION
NEW YORK INSURANCE CASE MANAGEMENT CENTER
120 BROADWAY, FLOOR 21
NEW YORK, NY 10271**

American Arbitration Association
New York Insurance Case Management Center
32 Old Slip, 33rd Floor
New York, NY 10271

Customer Support

NYSInsurance@adr.org
917-438-1660
Hours 8 p.m. – 5 p.m. EST