

American Arbitration Association  
New York No-Fault Arbitration Tribunal

In the Matter of the Arbitration between:

Van Siclen Chiropractic PC  
(Applicant)

- and -

State Farm Mutual Automobile Insurance  
Company  
(Respondent)

AAA Case No. 17-22-1269-8633

Applicant's File No. NA

Insurer's Claim File No. 0737B503H

NAIC No. 25178

### **ARBITRATION AWARD**

I, Darren Sheehan, the undersigned arbitrator, designated by the American Arbitration Association pursuant to the Rules for New York State No-Fault Arbitration, adopted pursuant to regulations promulgated by the Superintendent of Insurance, having been duly sworn, and having heard the proofs and allegations of the parties make the following **AWARD**:

Injured Person(s) hereinafter referred to as: Claimant

1. Hearing(s) held on 03/30/2023  
Declared closed by the arbitrator on 03/30/2023

Walter Pisary from Law Offices of Hillary Blumenthal LLC (Hoboken) participated virtually for the Applicant

Carrie Goodman from State Farm Mutual Automobile Insurance Company participated virtually for the Respondent

2. The amount claimed in the Arbitration Request, **\$361.78**, was NOT AMENDED at the oral hearing.  
Stipulations WERE NOT made by the parties regarding the issues to be determined.
3. Summary of Issues in Dispute

Applicant submitted bills totaling \$361.78 for dates of service 7/19/2022-8/2/2022. The bills relate to chiropractic treatment rendered to the claimant, a 17-year-old female, involved in a motor vehicle accident on 7/13/2022.

4. Findings, Conclusions, and Basis Therefor

Respondent submitted evidence (e.g., cashed check) that payment was made in full to applicant prior to the filing of the Ar-1.

As such, I deny applicant's claim.

5. Optional imposition of administrative costs on Applicant.  
Applicable for arbitration requests filed on and after March 1, 2002.

I do NOT impose the administrative costs of arbitration to the applicant, in the amount established for the current calendar year by the Designated Organization.

6. **I find as follows with regard to the policy issues before me:**

- The policy was not in force on the date of the accident
- The applicant was excluded under policy conditions or exclusions
- The applicant violated policy conditions, resulting in exclusion from coverage
- The applicant was not an "eligible injured person"
- The conditions for MVAIC eligibility were not met
- The injured person was not a "qualified person" (under the MVAIC)
- The applicant's injuries didn't arise out of the "use or operation" of a motor vehicle
- The respondent is not subject to the jurisdiction of the New York No-Fault arbitration forum

Accordingly, the claim is DENIED in its entirety

This award is in full settlement of all no-fault benefit claims submitted to this arbitrator.

State of NY  
SS :  
County of Suffolk

I, Darren Sheehan, do hereby affirm upon my oath as arbitrator that I am the individual described in and who executed this instrument, which is my award.

04/06/2023  
(Dated)

Darren Sheehan

**IMPORTANT NOTICE**

*This award is payable within 30 calendar days of the date of transmittal of award to parties.*

*This award is final and binding unless modified or vacated by a master arbitrator. Insurance Department Regulation No. 68 (11 NYCRR 65-4.10) contains time limits and grounds upon*

*which this award may be appealed to a master arbitrator. An appeal to a master arbitrator must be made within 21 days after the mailing of this award. All insurers have copies of the regulation. Applicants may obtain a copy from the Insurance Department.*

**ELECTRONIC SIGNATURE**

**Document Name:** Final Award Form  
**Unique Modria Document ID:**  
5db9a88e62b8387a0fc516dd41047f4f

**Electronically Signed**

Your name: Darren Sheehan  
Signed on: 04/06/2023