

American Arbitration Association  
New York No-Fault Arbitration Tribunal

In the Matter of the Arbitration between:

Abu Muhammad M Haque MD PC  
(Applicant)

- and -

Progressive Casualty Insurance Company  
(Respondent)

AAA Case No. 17-23-1328-7904

Applicant's File No. DK23-401093

Insurer's Claim File No. 23-7657206

NAIC No. 16322

**ARBITRATION AWARD**

I, Anne Malone, 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: EIP

1. Hearing(s) held on 04/28/2025  
Declared closed by the arbitrator on 04/28/2025

Jennifer Rabeb, Esq. from Korsunskiy Legal Group, P.C. participated virtually for the Applicant

Johnny Ko, Esq. from McCormack, Mattei & Holler participated virtually for the Respondent

2. The amount claimed in the Arbitration Request, **\$389.28**, 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

The 32 year old EIP reported involvement in a motor vehicle accident on July 7, 2023; claimed related injury and underwent ultrasound of the bilateral shoulders, knees and elbows provided by the applicant on August 29, 2023.

The applicant submitted a claim for these medical services, payment of which was denied by the respondent based on its finding that benefits are not payable as the applicant failed to comply with the policy terms by failing to appear for two scheduled examinations under oath.

**The issues to be determined at the hearing are:**

**Whether the respondent established that the applicant violated a condition precedent to coverage.**

**Whether the respondent's denial based on the applicant's failure to appear for an EUO can be sustained.**

#### 4. Findings, Conclusions, and Basis Therefor

This hearing was held on Zoom and the decision is based upon the documents reviewed in the Modria File as well as the arguments made by counsel and/or representative at the arbitration hearing. Only the arguments presented at the hearing are preserved in this decision; all other arguments not presented at the hearing are considered waived.

It is the respondent's burden to prove that the bills in question were properly denied. Under 11 NYCRR 65-1.1, which prescribes the No-Fault Mandatory Personal Injury Protection Endorsement which must be included in all owners policies of motor vehicle liability insurance issued in New York, the "Conditions" section of the endorsement contains a "Proof of Claim" provision which states in pertinent part that "Upon request by the Company, the eligible injured person or that person's assignee or representative shall:(b) as may reasonably be required submit to examinations under oath by any person named by the Company and subscribe the same..."

If the respondent requires an EUO of the applicant it has 15 business days after receipt of proof of claim in which to send correspondence requesting the examination under oath. If the party fails to attend, within 10 calendar days of the no-show the insurer must contact the party from whom the EUO is requested to give the party a second opportunity to attend.

If the party fails to appear at the rescheduled EUO, an insurer may issue a denial of pending claims based upon the failure to meet the condition for coverage in not submitting to the requested EUO, as required under the prescribed endorsement. There is no requirement in the regulation that the denial must state the specific reason(s) why the insurer required the EUO.

The respondent alleges to have attempted to schedule the EUO of the applicant, who failed to appear.

The respondent submitted copies of letters which were sent to the applicant dated September 27, 2023 and October 14, 2023 for EUOs scheduled on October 24, 2023 and November 17, 2023, respectively.

The scheduling letters were proper as to form and there is no evidence submitted to establish that the letters were improper in any way, or that they were sent to an improper address. Based upon the policy violation, a timely denial was issued.

*Res Judicata- Collateral Estoppel*

It is well settled that any judgment, even judgments entered on default have *res judicata* or collateral estoppel effect. See Eagle Surgical Supply, Inc. v. AIG Indem. Ins. Co., 40 Misc. 3d 139(A) (App. Term 2013) Further, the Appellate Term has held that "[t]he declaratory judgment is a conclusive final determination, notwithstanding that it was entered on default...." Ava Acupuncture, P.C. v NY Central Mut. Fire Ins. Co., 34 Misc. 3d 149(A) (App. Term 2012.)

*Res judicata* and collateral estoppel are applicable to no-fault arbitration awards and bar relitigation of the same claim or issue. A.B. Medical Services PLLC v New York Central Mutual Fire Ins. Co., 12 Misc.3d 500, 820 N.Y.S.2d 422 (Civ. Ct. Kings Co. 2006), citing Matter of Ranni, 58 N.Y.2d 715, 458 N.Y.S.2d 910 (1982.)

A determination of the *res judicata* effect of a prior arbitration proceeding is for the arbitrator in a subsequent arbitration proceeding. City School Dist. Of City of Tonawanda v. Tonawanda Educ. Ass'n., 63 N.Y.S.2d 846, 482 N.Y.S.2d 258 (1984.)

The submissions include a copy of the order Index no. 620574 dated October 2, 2024 by Hon. Sarika Kapoor, A.J.S.C. , Supreme Court Nassau County declaring that:

PROGRESSIVE CASUALTY INSURANCE COMPANY, DRIVEN  
NEW JERSEY INSURANCE COMPANY, PROGRESSIVE ADVANCED  
INSURANCE COMPANY, PROGRESSIVE AMERICAN INSURANCE  
COMPANY, PROGRESSIVE DIRECT INSURANCE COMPANY,  
PROGRESSIVE GARDEN STATE INSURANCE COMPANY,  
PROGRESSIVE GULF INSURANCE COMPANY, PROGRESSIVE MAX  
INSURANCE COMPANY, PROGRESSIVE NORTHWESTERN INSURANCE  
COMPANY, PROGRESSIVE PREFERRED INSURANCE COMPANY,  
PROGRESSIVE PREMIER INSURANCE COMPANY OF ILLINOIS,  
PROGRESSIVE SELECT INSURANCE COMPANY, PROGRESSIVE  
SPECIALTY INSURANCE COMPANY AND UNITED FINANCIAL  
CASUALTY COMPANY,

Plaintiffs are under no obligation to pay any of the no fault claim of the Defendant for which examinations under oath and documents were requested on grounds that the Defendants have not complied with conditions precedent to

reimbursement for those claims under the No-Fault Laws and Regulations and Insurance Law of this State. Specifically, Progressive is under no obligation to pay the following Claims listed in Plaintiffs' Verified Complaint.

This decision reference numerous EIPs and claims, including the EIP at issue here.

I find that Justice Kapoor's prior order is *res judicata* on the issue of the applicant's failure to attend either of two scheduled EUOs. There is no new or different evidence in the record in the case in issue which would lead to a contrary finding and conclusion.

**Accordingly, the claim is dismissed without prejudice to allow the applicant time to cure the default.**

Any further issues submitted in the record are held to be moot and/or waived insofar as they were not raised at the time of this hearing. This decision is in full disposition of all claims for no-fault benefits presently before this Arbitrator.

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 DISMISSED without prejudice

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

State of CT  
SS :  
County of Fairfield

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

05/08/2025  
(Dated)

Anne Malone

### **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:**  
8828c811520437683d14b5b9c31d678b

### **Electronically Signed**

Your name: Anne Malone  
Signed on: 05/08/2025