

American Arbitration Association
New York No-Fault Arbitration Tribunal

In the Matter of the Arbitration between:

Neurodiagnostics Medical PC
(Applicant)

- and -

Prime Property & Casualty Insurance Inc
(Respondent)

AAA Case No. 17-26-1442-4705
Applicant's File No. MAT-26021177876
Insurer's Claim File No. PC241030180135
NAIC No.

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 09/18/2026
Declared closed by the arbitrator on 09/18/2026

Tracy Redmond, Esq. from Brandon J. Broderick, Attorney at Law participated virtually for the Applicant

No appearance from Prime Property & Casualty Insurance Inc participated by written submission for the Respondent

2. The amount claimed in the Arbitration Request, **\$1,057.94**, 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 55 year old EIP reported involvement in a motor vehicle accident on February 16, 2025; claimed related injury and underwent EMG/NCV studies provided by the applicant on March 13, 2025.

The applicant submitted a claim for these medical services, payment of which was denied by the respondent based on the contention that it is not subject to the jurisdiction of this arbitration forum.

The issue to be determined at the hearing is whether the respondent has established its jurisdictional defense.

4. Findings, Conclusions, and Basis Therefor

This 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.

The AR-1 states that the respondent is Prime Property & Casualty Insurance Co. at PO Box 4439 in Sandy, UT 84091. The respondent contends that it is not a member of and does not participate in any Arbitration forum, is not an admitted carrier in the state of New York, has not signed a POA and is not subject to the deemer statute.

It is well established that whether to arbitrate and in which forum arbitration should take place is based on the agreement between the parties. See Matter of American Independent Insurance Co. v Art of Healing Medicine, PC, 104 AD3d 761 (2d Dept. 2013.)

After I review of the evidence submitted, I find that the respondent is not subject to the jurisdiction of this arbitration forum.

Therefore, the claim is denied without prejudice to the applicant's right to refile in the proper forum.

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.

09/19/2026
(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:
698013854350adbd9e4a1b9a516678d5

Electronically Signed

Your name: Anne Malone
Signed on: 09/19/2026