American Arbitration Association
New York No-Fault Arbitration Tribunal

In the Matter of the Arbitration between:

Metropolitan Medical & Rehabilitation, PC (Applicant)	AAA Case No.	17-25-1415-8653
	Applicant's File No.	M26505
- and -	Insurer's Claim File No.	240601957002
	NAIC No.	12130
New South Insurance Company (Respondent)		

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 10/19/2026
   Declared closed by the arbitrator on 10/19/2026

   Ashley Andrews-Santillo, Esq. from Munawar Law Firm, PLLC participated virtually for the Applicant

   Madison Huberman, Esq. from Law Offices Of Richard Schoenberg participated virtually for the Respondent

2. The amount claimed in the Arbitration Request, **$127.40**, 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 33 year old EIP reported involvement in a motor vehicle accident on July 22, 2024; claimed related injury and underwent an office visit provided by the applicant on April 30, 2025.

   The applicant submitted a claim for these medical services, payment of which was timely denied by the respondent based on the IME of the EIP by Gary Florio, M.D., which was performed on January 20, 2025. The IME cut-off was effective on February 16, 2025.

In response, the applicant submitted a letter of medical necessity dated December 27, 2024 by Sawey Harhash, M.D. the EIP's treating medical provider.

The issue to be determined at the hearing is whether the respondent established that the medical services provided by the applicant were not medically necessary.

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.

To support a lack of medical necessity respondent must "set forth a factual basis and medical rationale for the IME doctor's determination that there was a lack of medical necessity for the services rendered." Provvedere, Inc. v. Republic Western Ins. Co., 2014 NY Slip Op 50219(U) (App. Term2d, 11th and 13th Jud. Dists. 2014.) Respondent bears the burden of production in support of its lack of medical necessity defense, which if established shifts the burden of persuasion to applicant. See Bronx Expert Radiology, P.C. v. Travelers Ins. Co., 2006 NY Slip Op 52116 (App. Term 1st Dept. 2006.)

The Civil Courts have held that a defendant's peer review or medical evidence must set forth more than just a basic recitation of the expert's opinion. The trial courts have held that a peer review report's medical rationale will be insufficient to meet respondent's burden of proof if: 1) the medical rationale of its expert witness is not supported by evidence of a deviation from "generally accepted medical" standards; 2) the expert fails to cite to medical authority, standard, or generally accepted medical practice as a medical rationale for his/her findings; and 3) the peer review report fails to provide specifics as to the claim at issue; is conclusory or vague. See Nir v. Allstate, 7 Misc.3d 544 (N.Y. City Civ. Ct. 2005.)

To support its contention that the medical services provided to the EIP were not medically necessary, the respondent relied upon the report of the independent medical examination of the EIP by Dr. Florio, which documented tenderness and reductions in range of motion in the cervical, thoracic and lumbar spine. He also noted that the EIP had sustained left shoulder sprain/strain and was status post left shoulder surgery.

Dr. Florio determined that the limitations of range of motion in the cervical, thoracic and lumbar spine and left shoulder were not associated with objective evidence of spasm or pathology and were subjective and not supported by objective findings.

Based upon the physical examination and medical records reviewed, Dr. Florio determined that despite her subjective complaints, the EIP was not disabled and that she could perform her activities of daily living and working full time without restrictions. He further opined that there was no medical necessity for further physical therapy, PMR treatment, massage therapy, prescription medication, injections, diagnostic testing, durable medical equipment, household help or special transportation.

Dr. Florio deferred comment regarding orthopedic surgery or open spinal surgery to the appropriate specialty. He also noted that the diagnostic test findings in his examination of the EIP were not associated with corresponding physical examination abnormalities and that an end result in his specialty had been reached.

Respondent has factually demonstrated that the medical services at issue were not medically necessary. Accordingly, the burden now shifts to the applicant, who bears the ultimate burden of persuasion. See Bronx Expert Radiology, P.C. v. Travelers Ins. Co., 2006 NY Slip Op 52116 (App. Term 1 Dept. 2006.)

In response to the report of the physical examination of the EIP by Dr. Florio, the applicant relied upon the submissions, including the report of Dr. Harhash's examination of the EIP on April 30, 2025. The report documents that the EIP was having 80% relief from a lumbar discectomy and that she had left shoulder surgery on December 6, 2024 and received 80% relief from CESI provided on April 14, 2025.

Subsequent examinations of the EIP also indicated some restricted range of motion and negative test results.

After a review of all the evidence submitted an issue of fact remains as to whether the office visit at issue was medically necessary. Conflicting opinions have been presented in the report of the IME by Dr. Florio and the reports and letter of medical necessity provided by Dr. Harhash.

In this instance, the letter of medical necessity submitted by Dr. Harhash meaningfully refers to and rebuts the findings of Dr. Florio. In addition, the medical reports submitted are sufficient to establish the medical necessity for the services at issue.

Therefore, I find that the applicant's submissions were more persuasive in this instance.

Based on the foregoing, the respondent has failed to establish that the post-IME medical treatment at issue was not medically necessary.

Accordingly, the applicant is awarded $127.40 in disposition of this claim.

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 applicant is AWARDED the following:

A.

Medical		**From/To**	**Claim Amount**	**Status**
	Metropolitan Medical & Rehabilitation, PC	**04/30/25 - 04/30/25**	**$127.40**	**Awarded: $127.40**
Total			**$127.40**	**Awarded: $127.40**

B. The insurer shall also compute and pay the applicant interest set forth below. 08/27/2025 is the date that interest shall accrue from. This is a relevant date only to the extent set forth below.

Applicant is awarded interest pursuant to the no-fault regulations. See generally, 11 NYCRR §65-3.9. Interest shall be calculated "at a rate of two percent per month, calculated on a *pro rata* basis using a 30 day month." See 11 NYCRR §64-3.9(a). A claim becomes overdue when it is not paid within 30 days after a proper demand is made for its payment. However, the regulations toll the accrual of interest when an applicant "does not request arbitration or institute a lawsuit within 30 days after the receipt of a denial of claim form or payment of benefits" calculated pursuant to Insurance Department regulations. Where a claim is untimely denied, or not denied or paid, interest shall accrue as of the 30th day following the date the claim is presented by the claimant to the insurer for payment. Where a claim is timely denied, interest shall accrue as of the date an action is commenced or an arbitration requested, unless an action is commenced or an arbitration requested within 30 days after receipt of the denial, in which event interest shall begin to accrue as of the date the denial is received by the claimant. See, 11 NYCRR §65-3.9(c.) The Superintendent and the New York Court of Appeals has interpreted this provision to apply regardless of whether the particular denial was timely. LMK Psychological Servs. P.C. v. State Farm Mut. Auto. Ins. Co., 12 NY3d 217 (2009.)

C. Attorney's Fees

The insurer shall also pay the applicant for attorney's fees as set forth below

Applicant is awarded statutory attorney's fees pursuant to the no fault regulations. For cases filed after February 4, 2015 the attorney's fee shall be calculated as follows: 20% of the amount of first-party benefits awarded, plus interest thereon subject to no minimum fee and a maximum of $1,360.00. See 11 NYCRR §65-4.6(d.)

D. The respondent shall also pay the applicant forty dollars ($40) to reimburse the applicant for the fee paid to the Designated Organization, unless the fee was previously returned pursuant to an earlier award.

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.

11/16/2026
(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:
f6603b31e2c80f96d62d64e1120e9008

Electronically Signed

Your name: Anne Malone
Signed on: 11/16/2026