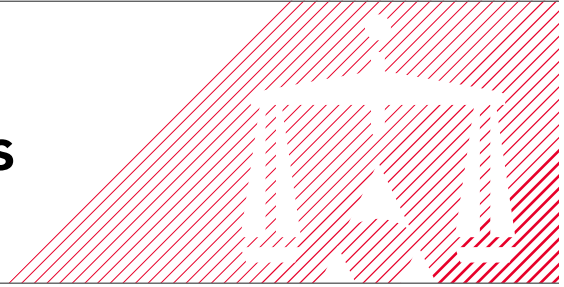




AAA® New York State No-Fault and SUM Programs 2024 Key Statistics



As we reflect on this year’s achievements and challenges, it becomes ever more evident that the key to our continued success lies in our unwavering commitment to an innovation-driven culture. In today’s rapidly evolving landscape, embracing innovation isn’t just an option—it’s a necessity. Cultivating an ‘innovation always’ mindset empowers us to think creatively, solve problems more effectively, and remain ahead of the curve. It fuels collaboration, inspires new ideas, and drives meaningful change, creating a dynamic environment where both individuals and the organization can thrive.

Innovation is the driving force behind progress, shaping industries, economies, and societies at an unprecedented pace. In an era defined by rapid technological advancements and shifting market dynamics, adopting an “innovation-always” mindset is no longer optional—it is essential for sustained success. We would like to take this opportunity to highlight how our collective focus on innovation has not only shaped our past accomplishments but also positions us to achieve even greater success in the years ahead.

As New York State No-Fault enters its second half-century, AAA is undergoing a significant transition in its approach to technology. Traditionally, technology at AAA was utilized to manage caseloads, provide basic case information, and automate repetitive tasks. However, the latest wave of technological advancement introduces intelligent systems that learn, adapt, and even predict user needs, making technology more proactive and personalized than ever before. Key drivers of this transition include Artificial Intelligence (AI), Analytics, and Automation. AI, which allows machines to mimic human intelligence by learning from data and making decisions without explicit programming, is being explored at AAA in areas like document classification and case filing processing. By integrating AI with Automation, we aim to enhance the speed, accuracy, and high-precision task management. Analytics, the critical tool for interpreting data and identifying trends, not only aids in case management but also supports our clients with secure, data-driven solutions like the NYSI Case Statistics Dashboard Portal. Meanwhile, Automation continues to play a vital role in performing repetitive tasks at high speed, allowing staff to focus on higher-priority customer support activities. As our caseload grows, we remain committed to expanding the use of these technologies to improve bulk-processing services and deliver enhanced value to our clients.

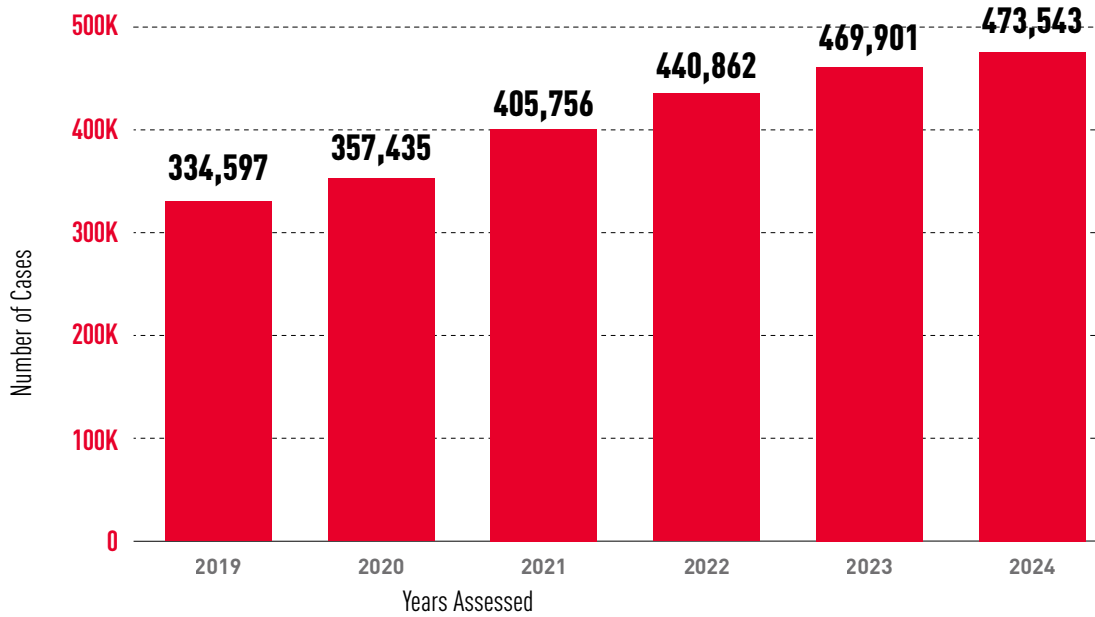
Below please find the **2024 Key Statistics report** for insurance programs administered by NYSI.

NO-FAULT INSURANCE

The value of claims filed in 2024 totaled \$1.137 billion across 473,543 cases, prior to any amendments that took place after the initial filing. The average disputed amount per case was \$2,402.

Growth in No-Fault Filings 2019-2024

No-fault filings continued to grow in 2024, closing out the year with a growth of .78% from 2023. New filings from 2019 to 2024 have increased 41.6%, jumping from 334,597 thousand cases to 473,543.



Filings by Region

The volume of filings decreased in the following regions: Nassau, Newburgh, North, Queens and Out of State filings. Manhattan, Northwest, Suffolk and Westchester saw an increase in filings with Manhattan having the largest increase with 13,006 more cases than 2023. Nassau continues to be the region with the greatest amount of filings.

REGION	CASES FILED 2022	CASES FILED 2023	CASES FILED 2024
Manhattan	50,840	45,061	58,067
Nassau	242,785	259,819	254,300
Newburgh	651	1,110	786
North	292	359	20
Northwest	15,351	15,946	18,567
Out of State	22	23,653	22,763
Queens	58,887	69,059	55,810
Suffolk	71,924	54,852	63,178
Westchester	110	42	52
Total	440,862	469,901	473,543



Types of Filings

Once again this year, Medical claims were the bulk of AAA filings. These types of claims decreased slightly from 475,062 in 2023 to 473,795 in 2024, or 0.26%. Cases involving Loss of Earnings, Interest only, other medical expenses and Attorney fees also saw a slight dip, while Death Benefit cases increased from 10 cases in 2023 to 16 cases in 2024.

	2021	2022	2023	2024
Attorney Fees	257	206	514	472
Death Benefit	12	12	10	16
Interest	3,182	3,485	3,255	2,633
Loss of Earnings	256	282	361	339
Medical	393,943	440,506	470,785	473,795
Other Expenses	164	139	137	119
Grand Total	397,814	444,630	475,062	477,374

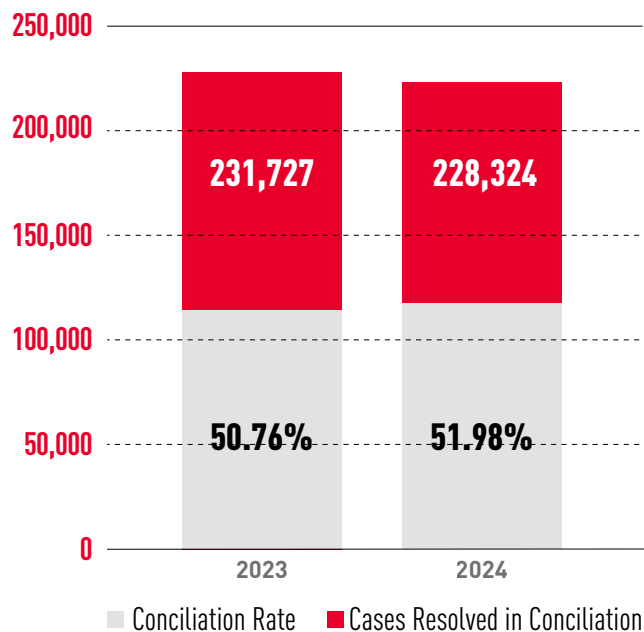
**Please note the discrepancy in the total amount of cases filed and the total of types of filing results from that have more than one claim type.

Conciliation

The conciliation rate was 51.98% in 2024, which is a 2.40% increase from 2023 when it was 50.76% the number of cases resolved in the conciliation phase totaled in 2024 were 228,324 cases; this is a slight decrease from 2023 where the total number of cases resolved were 231,727.

The average settlement amount in conciliation was \$1092.

Resolutions in Conciliation 2023 and 2024

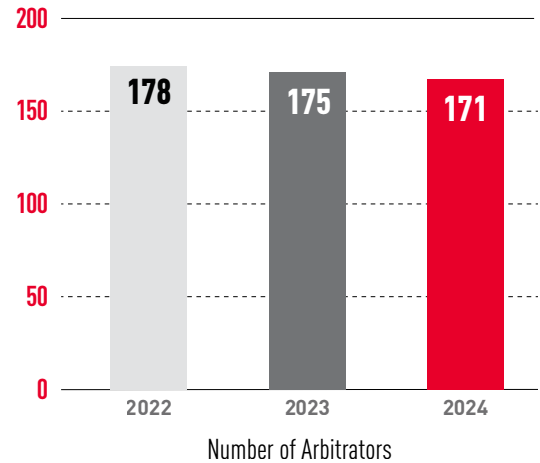




Arbitration

Panel of Arbitrators

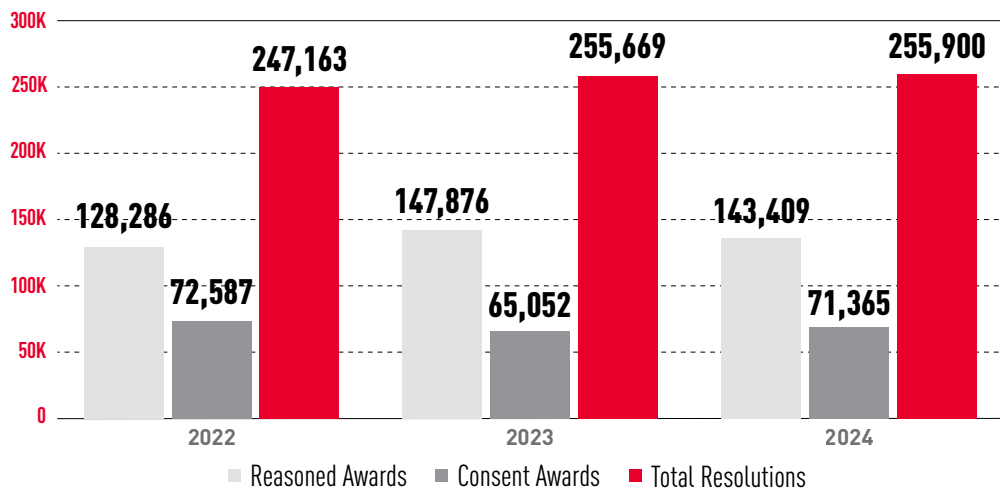
We ended the year with 171 Arbitrators on the No Fault panel compared to 175 in 2023. This decrease in the panel was due to the retirement of four Arbitrators in 2024. We currently have 9 SUM Arbitrators. Hearings remained fully virtual. The average age to first time, hearing is 256 days from filing; this is a total of 63 days less than last year when it was 319 days. As of the writing of this report, we have an active inventory of 62,958 cases in Arbitration pending a first time hearing.



Arbitration Case Resolutions

Arbitrators conducted 151,345 hearings in 2024, a decrease of 8,486 cases from 2023 where the total amount of hearings conducted was 159,831. The Arbitration Settlement rate in 2024 was 43.96% compared to 2023, which was 42.16%, this is an increase of 4.27%.

There were 143,409 Reasoned Awards in 2024, 4,467 less cases or a 3.02% decrease from 2023. Consent Awards increased by 9.70%, going from 65,052 in 2023 to 71,365 in 2024. The overall total resolutions for cases in Arbitration increased from 255,669 in 2023 to 255,900 in 2024 or 0.09%.



The number of total resolutions includes cases withdrawn and administratively closed in arbitration.

Average Time from Filing to Award

In 2024, the average time from the filing of a case to receiving an award was 10 months, a significant drop from 2022 when it was 12 months and a momentous change from 2021 where the average time was 15 months.



Master Appeals

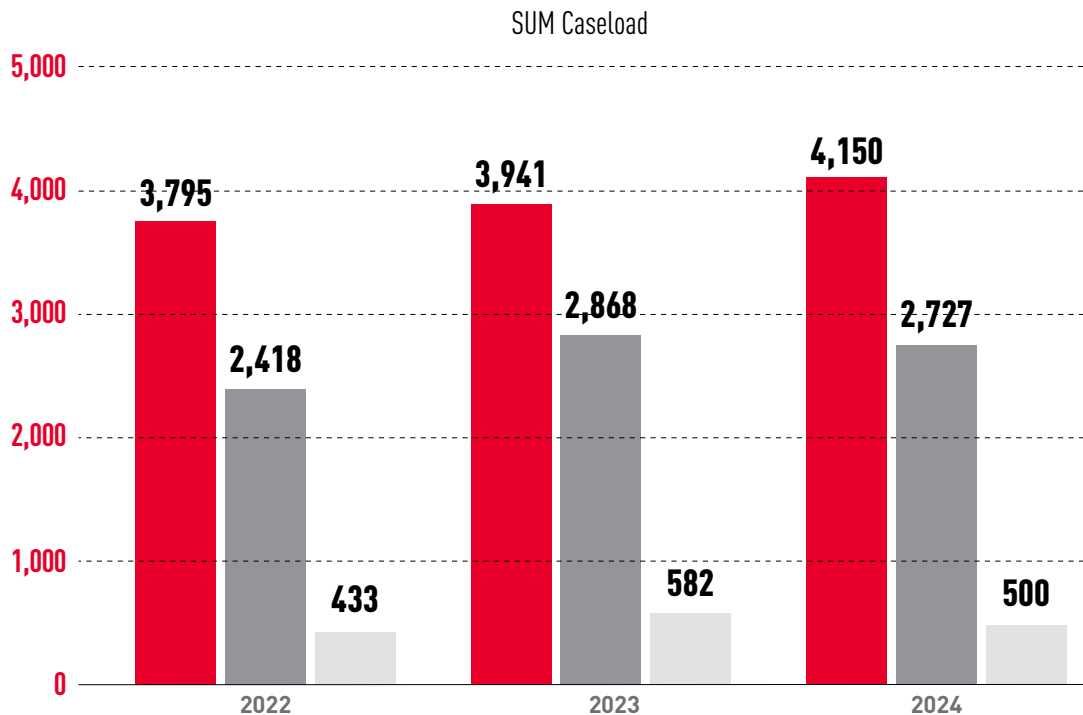
3,750 Master Appeals were filed in 2024, this is 931 more cases than 2023 when they number of master appeals filed were 2819. There were 3,290 Master Arbitration Decisions and Master Arbitrators affirmed 2,796 cases in 2024.

YEAR	MASTER APPEALS FILED	MASTER ARBITRATION DECISIONS (AWARDS)	MASTER APPEALS AFFIRMED
2024	3,750	3,290	2,796
2023	2,819	2,438	2,027

SUM PROGRAM

SUM Filings and Resolutions 2023

SUM filings saw an impressive 5% increase jumping from 3,941 cases in 2023 to 4,150 in 2024. There were 2,727 cases settled in 2024 that is a slight decrease from 2023 where 2,868 cases were settled. SUM arbitrators issued 500 awards in 2024 a slight decrease from 582 awards in 2023.



Please contact us with any questions or concerns.

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