



AMERICAN ARBITRATION ASSOCIATION®

# 2023 ANNUAL REPORT

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# MINNESOTA

## NO-FAULT ARBITRATION

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PROVIDED BY THE AMERICAN ARBITRATION ASSOCIATION  
MINNESOTA NO-FAULT OFFICE

2355 HIGHWAY 36 WEST, SUITE 400  
ROSEVILLE, MN 55113

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# INTRODUCTION

The American Arbitration Association® (AAA®) is dedicated to the development and use of efficient, effective, and economical methods of dispute resolution through education, technology, and solutions-oriented service.

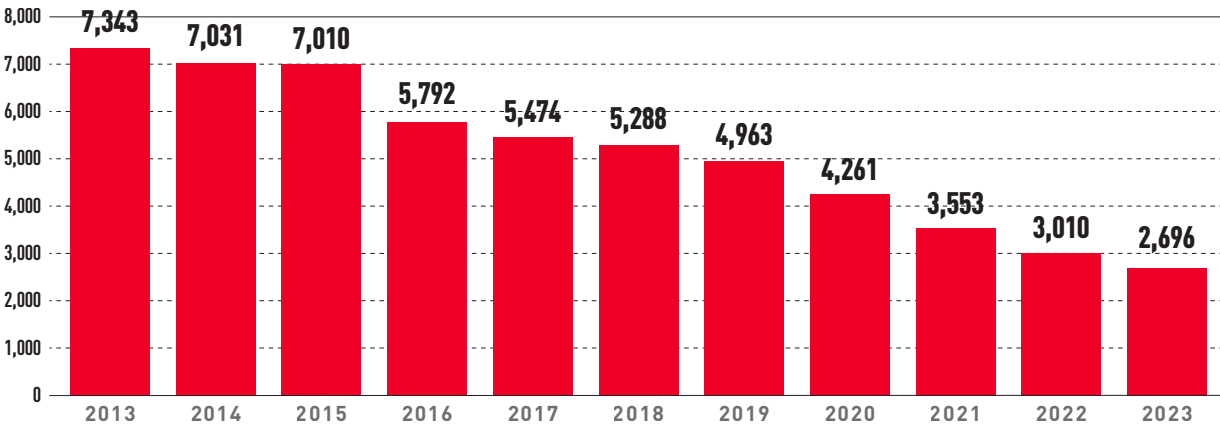
We value our continued partnership with the State of Minnesota and are committed to building a program based on integrity, trust, and innovation to meet the needs of the no-fault user community.

# CASE FILINGS

The following graph compares the total case filings received from 2013 through 2023. Since 2013, there has been a 63% decrease in the number of annual filings.

This is a decrease of over 4,000 cases filed in 2023 as compared to cases filed in 2013.

**Table 1: Annual Case Filings**



## Method of Filing

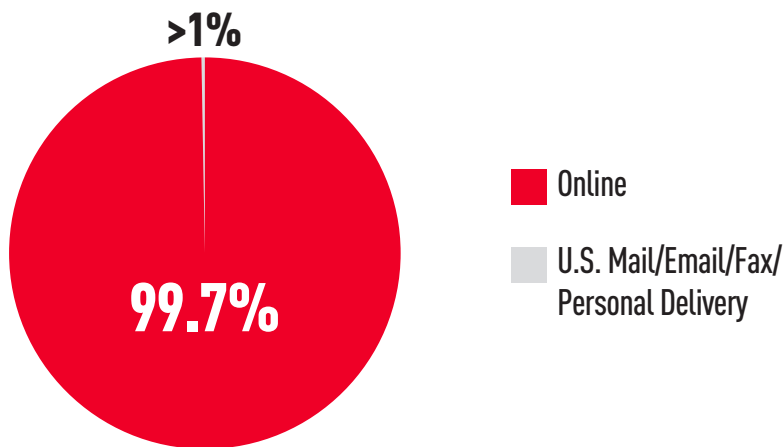
Cases may be filed with the AAA by U.S. Mail, fax, email, and personal delivery, as well as online through AAA WebFile® or AAA FastFile.

AAA WebFile is an external case management portal, which provides users with 24-hour access to file, access, and manage cases. Similarly, AAA FastFile provides users with the ability to file online without the need to create an online account.

In 2023, online filings accounted for almost all cases filed. This is an increase from 93% in 2022.

The following graph illustrates a breakdown of how no-fault cases were filed with the AAA in 2023.

**Table 2: Breakdown of Filing of Cases in 2023**



# LOCATIONS

Pursuant to Rule 14 of the Minnesota Rules of No-Fault Arbitration Procedure, a hearing will be held in the arbitrator’s office, another appropriate place in the general locale within a 50-mile radius of the claimant’s residence, or other place agreed upon by the parties. At the time of filing, a claimant is provided with an opportunity to request a particular hearing location. Absent an objection, the AAA’s staff will make every effort to locate an arbitrator who is willing to hear a case in the requested location and secure a place to hold the hearing in that location.

In 2023, the AAA received hearing locale requests in many different cities and different counties.

The following charts demonstrate the most common cities and counties requested by claimants.

**Table 3: 2023 Top-Requested Hearing Locales by City**

St. Paul	138
Minneapolis	61
Brooklyn Park	23
Coon Rapids	14
Brooklyn Center	14
Cottage Grove	11
Blaine	9
North Saint Paul	6
Maplewood	6
Maple Grove	6
Eagan	6
Apple Valley	6

With the assistance of Traveling Arbitrators, who volunteer to serve in many locations throughout the state, the AAA has the ability to provide access to in-person hearings within all of Minnesota’s 87 counties. In 2023, the Traveling Arbitrator Panel was comprised of 139 arbitrators.

**Table 4: 2023 Top-Requested Hearing Locales by County**

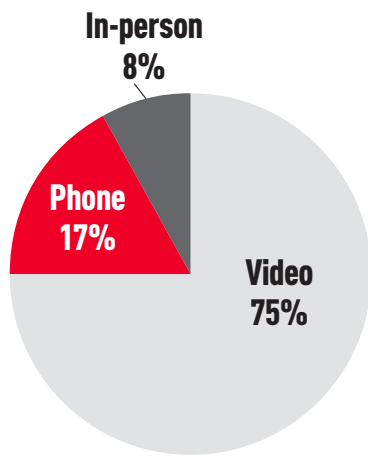
Ramsey	163
Hennepin	145
Anoka	49
Dakota	35
Washington	27
Wright	7
Isanti	7

# EVIDENTIARY HEARINGS

The chart and graph below illustrate the evidentiary hearings in 2023.

**Table 5: 2023 Evidentiary Hearings**

Method	Evidentiary Hearings	% Of Total
Video	766	75%
Phone	172	17%
In-person	89	8%
<b>Total:</b>	<b>1,027</b>	<b>100%</b>



# CLAIM INFORMATION

The AAA receives three types of claims: Basic Economic Loss, Auto Glass Replacement, and Automobile Property Damage.

**Basic Economic Loss** claims include claims arising out of the denial or delay of payment for medical expenses, wage loss, and replacement services.

**Auto Glass Replacement** claims are those claims arising out of the insurance company's denial or reduction of payment toward the glass repair of an

insured's automobile. These claims typically are filed by the auto glass provider who repaired the insured's automobile. These claims also include court-ordered consolidated glass cases.

**Automobile Property Damage** claims are those claims that arise out of property damage to the insured's automobile.

The chart below illustrates a breakdown of the types of claims filed with the AAA in 2023.

**Table 6: 2023 Breakdown of Claim Type**

Case Type	Total Filed
Basic Economic Loss	2,635
Auto Glass Replacement	10
Auto Property Damage	11

Under Rule 5 of the Minnesota Rules of No-Fault Arbitration Procedure, a claim may not exceed the \$10,000 jurisdictional amount at the time the petition is filed. Claim amounts often fluctuate throughout the life of a case and may exceed the jurisdictional amount after the claim has been filed.



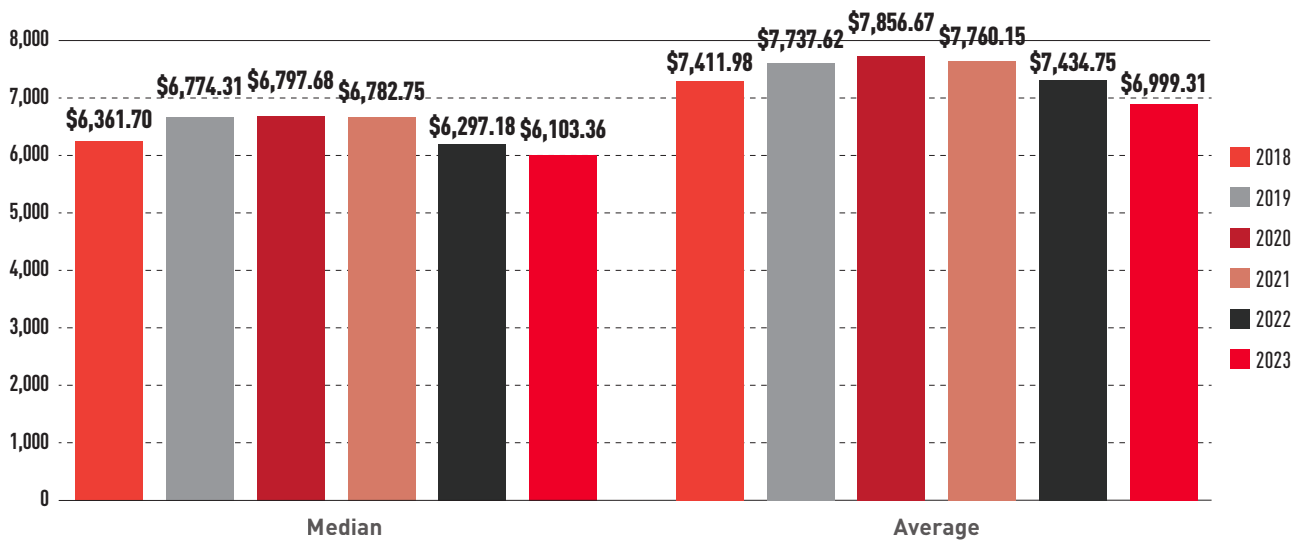
The following charts provide claim information by case type for those cases filed in 2023.

**Table 7: 2023 Basic Economic Loss Claim Amounts**

Claim Type	Minimum	Maximum	Average	Median
Medical bills	\$1.00	\$373,600.15	\$6,782.83	\$5,811.94
Replacement benefits	\$486.00	\$40,000.00	\$9,077.73	\$8,483.78
Wage loss	\$480.02	\$37,547.99	\$9,311.42	\$9,603.88

**Table 8: 2018-2023 Basic Economic Loss Comparison of Claims Filed**

The following graph illustrates a comparison of claims filed between 2018 and 2023 for Basic Economic Loss Benefits, which includes medical, replacement services, and wage loss.

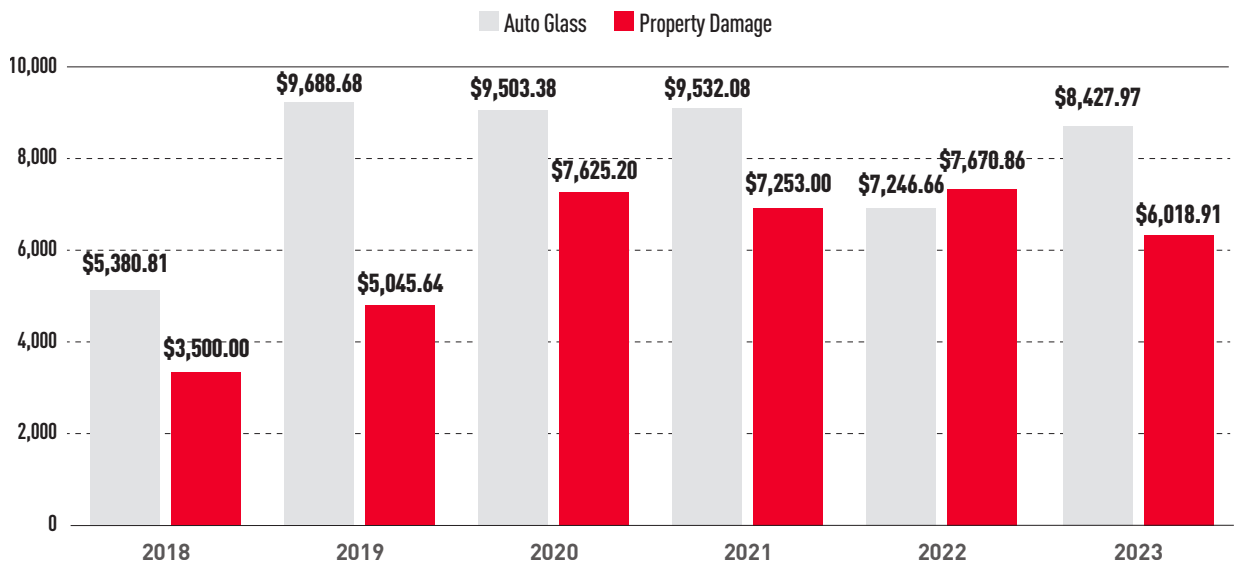


**Table 9: 2023 Auto Glass Replacement and Property Damage Claim Amounts**

Claim Type	Minimum	Maximum*	Average	Median
Auto Glass Replacement	\$435.48	\$172,573.89	\$24,169.94	\$8,427.97
Property Damage	\$260.56	\$35,000.00	\$8,265.63	\$6,018.91

\*Court-ordered cases involving consolidated claims are included.

**Table 10: 2018-2023 Auto Glass Replacement and Property Damage Comparison of Median Claims Filed**



# AWARD INFORMATION

Rule 32 of the Minnesota Rules of No-Fault Arbitration Procedure provides the scope of what an arbitrator may award under the No-Fault Rules. This rule provides that an award may include arbitration fees, expenses, rescheduling fees, and arbitrator compensation. An award may also include interest

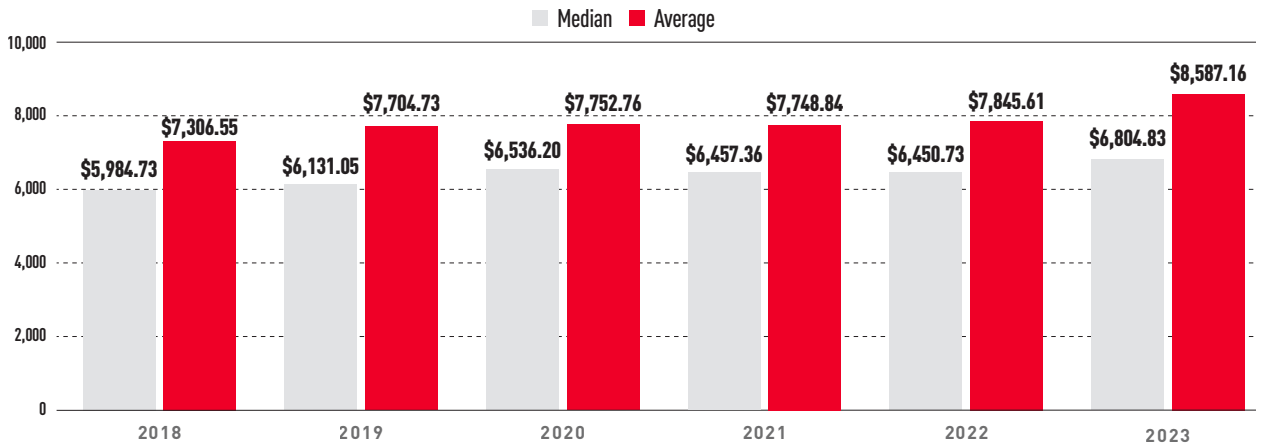
when required under Minn. Stat. §65B.54. However, an arbitrator may not include attorney fees for either party in the award.

The following charts and graphs on award information are based on cases closed in the specified years.

**Table 11: 2023 Basic Economic Loss Award Amounts**

Issue Type	Minimum	Maximum	Average	Median
Medical bills	\$8.00	\$371,947.23	\$8,523.60	\$6,750.11
Replacement benefits	\$685.70	\$27,266.61	\$6,545.94	\$5,375.46
Wage loss	\$512.78	\$33,159.21	\$10,625.98	\$9,873.18

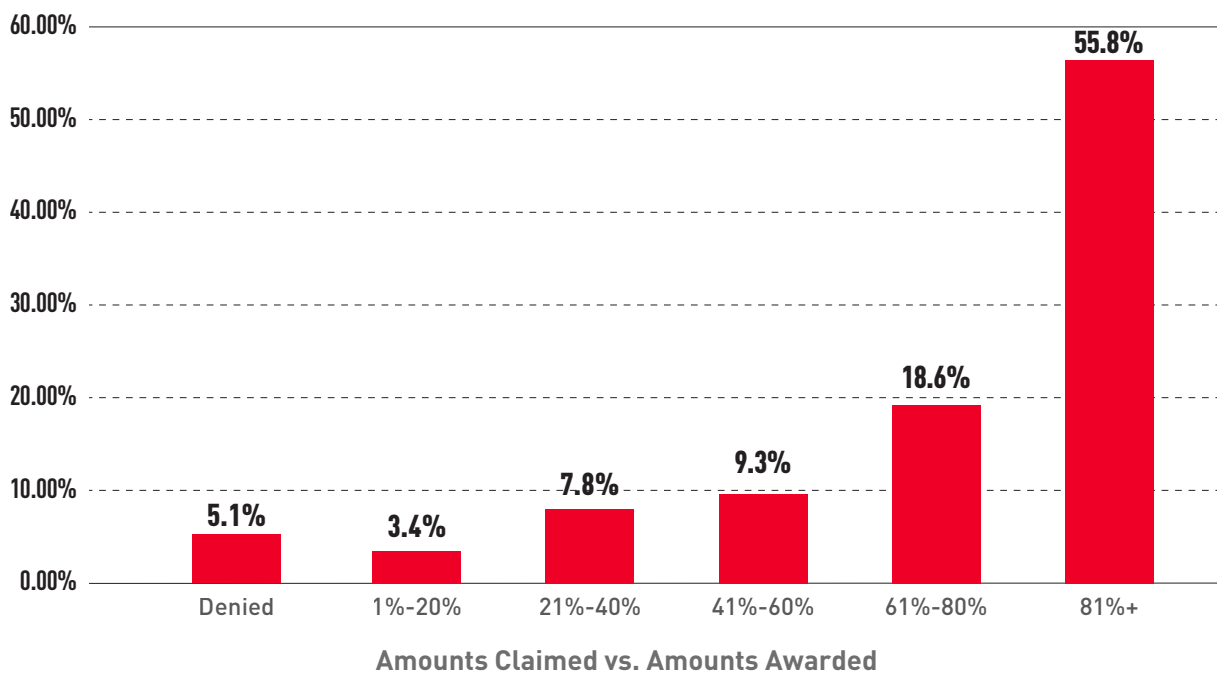
**Table 12: 2018-2023 Basic Economic Loss Award Comparison**



# CLAIM TO AWARD

The graph below provides a snapshot of amounts awarded based on the amounts claimed for each case in 2023. For example, this graph illustrates that 5.1% of cases were denied, while 55.8% of cases were awarded at 81% or more of the amount claimed.

**Table 13: 2023 Cases Awarded**

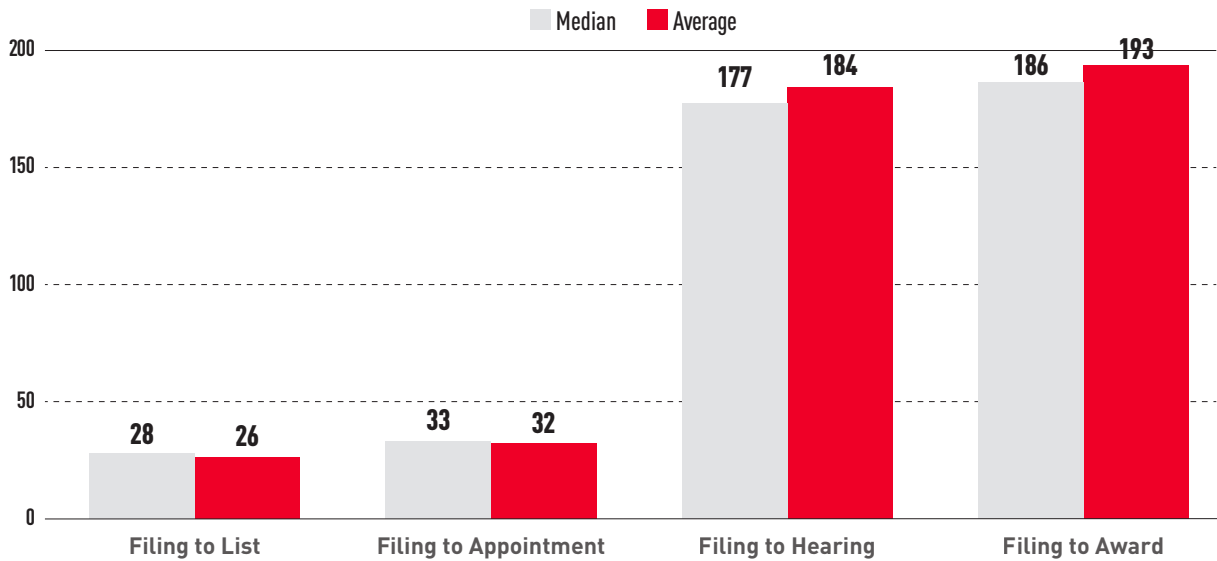


# CASE TIMELINES

The AAA recognizes the importance of timely administration and, therefore, routinely reviews the administrative process to evaluate the need for enhancements. The AAA’s role in the dispute resolution process is to administer cases from filing to closing in an orderly and efficient manner.

The following graph illustrates for awarded cases the number of calendar days between the filing of the claim with the AAA and each administrative timeframe.

**Table 14: 2023 Administrative Timeframes in Days for Awarded Cases**



## Administrative Definitions

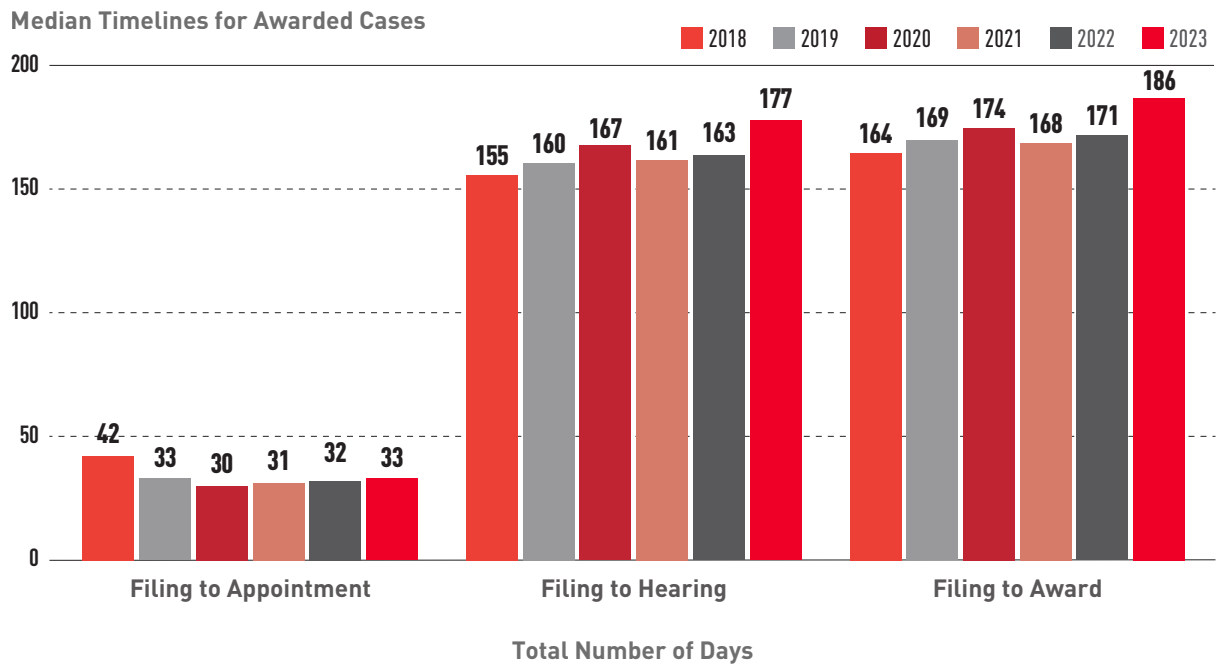
**Filing** – for purposes of reporting, the time in which the case information is entered in the AAA’s case management system

**Appointment** – the date an arbitrator is appointed to serve on a case

**Hearing** – the date an evidentiary hearing is held

**Award** – the date in which the award is signed by the arbitrator

**Table 15: 2018-2023 Timeframe Comparison for Awarded Cases**

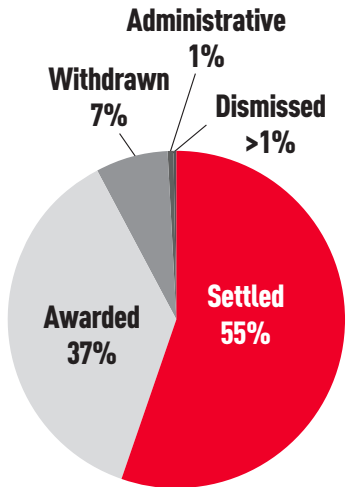


# CASE DISPOSITION

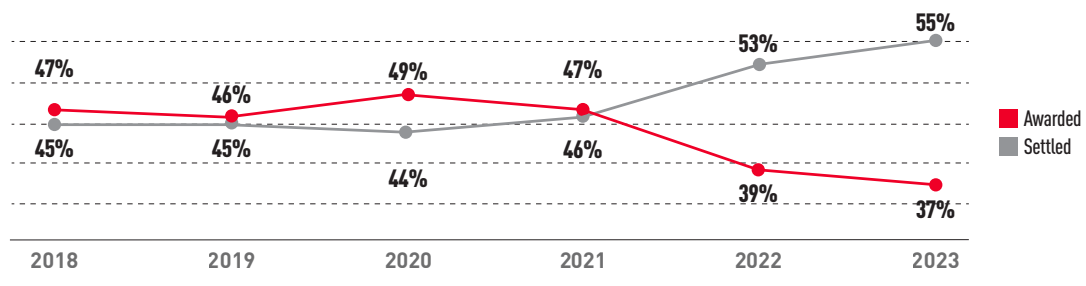
The charts below illustrate the final disposition of cases closed in the specified year.

**Table 16: 2023 Closed-Case Dispositions**

Closed Status	Count	% Of Total
Settled	1,527	55%
Awarded	1,021	37%
Withdrawn	191	7%
Administrative	17	1%
Dismissed	1	>1%
<b>Total Cases:</b>	<b>2,757</b>	<b>100%</b>



**Table 17: 2018-2023 Disposition Comparison**



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# CONTACT US

Please feel free to contact us if you have any questions.

**Krista Peach**     Assistant Vice President     612-278-5114

**Kelly Baker**     Supervisor     612-278-5106





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