

# Ariel C. Brownstein

Shareholder

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Ariel, a shareholder in the Casualty Department, focuses his practice on insurance fraud and Special Investigation Unit (SIU) litigation with particular emphasis on large loss fraud and medical provider fraud. His practice in the area of fraud investigation consists of assessing and analyzing fraud by both medical providers and falsified claims brought by his client's insureds. In doing so, Ariel has represented a significant number of insurance carriers on these issues and has assisted in multi-million dollar high-profile medical provider fraud investigations and law suits in various states.

Moreover, Ariel has litigated on behalf of many different clients in favor of protecting the interests of insurance carriers in court seeking to disclaim coverage for fraudulent claims. He has taken numerous comprehensive Examinations Under Oath on SIU-related issues throughout New Jersey and Pennsylvania. In particular, he has assisted in several high-value and high-profile matters regarding carrier recovery of monies paid to fraudulent medical providers and fraudulent motor vehicle accidents. Furthermore, Ariel has litigated extensive insurance fraud and other personal injury protection related matters in the National Arbitration Forum (NAF)/Forthright and Superior Court for his clients.

During his career, Ariel has handled several high value cases on behalf of his clients. In one particular case, the amount sought by the Claimant was denied by the arbitrator due material misrepresentations made by the insured regarding his prior medical history and his injuries at the time of the subject loss during an Examination Under Oath, conducted by Ariel. In another matter, Ariel successfully argued that a claimant was subject to a personal injury protection benefit limit selected by the named insured, a live-in boyfriend and the amount demanded, was denied.

Prior to joining the firm, Ariel served as a law clerk for the Honorable Richard Geiger in Cumberland County Superior Court. His responsibilities included researching criminal law precedence, reviewing memoranda and pre-trial motions, and mediating civil lawsuits.

## Practices

- Fraud/Special Investigation
- Personal Injury Protection (PIP) Litigation
- Insurance Services – Coverage & Bad Faith Litigation

## Education

- Widener University Delaware Law School (J.D., 2008)
- University of Delaware (B.S., 2005)

## Admissions

- New Jersey, 2008
- Pennsylvania, 2008

## Honors & Awards

- New Jersey Super Lawyer Rising Star (2013-2023)  
The Super Lawyers list is issued by Thomson Reuters. A description of the selection methodology can be found [here](#). No aspect of this advertisement has been approved by the Supreme Court of New Jersey.

## Associations & Memberships

- Camden County Bar Association
- International Association of Special Investigative Units
- New Jersey Special Investigations Association
- New Jersey State Bar Association
- Pennsylvania Bar Association

## Classes & Seminars Taught

- *Modern Staged Accidents & Provider Fraud*, NICB Mid-Atlantic Region Training Event 2026, February 4, 2026
- *Ping! Utilizing Modern Technology to Answer the Who, Where and When of First-Party Claims*, NJSIA General Membership Meeting, December 9th, 2022
- *Ping! Utilizing Modern Technology to Answer the Who, Where and When of First-Party Claims*, Marshall Dennehey Insurance Fraud 360 Seminar, Lafayette Hill, PA, June, 2022
- *Medical Investigator's Guide to the Modern SIU Claim*, Speaker, New Jersey Special Investigators Association (NJSIA) Annual Conference, Atlantic City, NJ, October 2019
- *NJ PIP: Building Better Medical Reviews*, Marshall Dennehey Insurance Fraud 360 Seminar, Lafayette Hill, PA, June, 2018
- *Current Fraud Trends PIP - NJ*, Marshall Dennehey Insurance Fraud 360 Seminar, Lafayette Hill, PA, June, 2016

## Published Works

- *Case Law Alerts*, regular contributor, January 2018-present
- "Put a Pin in It: Getting a Grip on Medical Provider Fraud Costs and Acupuncture Claims\*\*," *Defense Digest*, Vol. 21, No. 1, March 2015
- "PUT A PIN IN IT - Getting a Grip on Medical Provider Fraud Costs and Acupuncture Claims," *Claims Management*, December 2014
- "When a Vehicle Is an Automobile – The Maze of Statutory and Case Law in New Jersey for Determining Eligibility for PIP Benefits," *Defense Digest*, Vol. 20, No. 4, December 2014
- "Winning Legal Strategies for Combating A Prickly Problem "Sticking" New Jersey PIP

Carriers," co-author, *Defense Digest*, Vol. 19, No. 2, June 2013

## Media Commentary

- ["Expect More Activity on Fraud-Related PIP Cases Following NJ Supreme Court Ruling, Lawyers Say," \*New Jersey Law Journal\*, July 28, 2026](#)
  - ["As NJ Justices Weigh Arbitration for Insurance Fraud Cases, Litigators Warn the System Is Unprepared," \*New Jersey Law Journal\*, February 23, 2026](#)
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## Thought Leadership

July 21, 2026

[\*\*SIU Gets a Boost: NJ Supreme Court Affirms Insurers' Right to Litigate, Not Arbitrate, Fraud Claims\*\*](#)

July 20, 2026

[\*\*Minnesota Court of Appeals Upholds Insurance-Fraud Conviction, Validating Industry Fraud-Impact Testimony\*\*](#)

May 15, 2026

[\*\*The Age of Automated Fraud: Defending Against Documentation Cloning and AI-Generated Claims\*\*](#)

May 15, 2026

[\*\*The "Inherent Risk" of Staged Collisions and the Limits of Sentencing Stipulations\*\*](#)

April 1, 2026

[\*\*Second Circuit Narrows Insurers' Ability to Deny No-Fault Claims Based on Provider Misconduct\*\*](#)

January 1, 2026

[\*\*Michigan Court Invalidates No-Fault Policy Exclusion Conflicting with Statutory PIP Coverage\*\*](#)

October 1, 2025

[\*\*Eleventh Circuit Bars Insurer's \\$449K Recovery, Finding Unjust Enrichment Inapplicable Where Insurance Contract Governs\*\*](#)

July 1, 2025

[\*\*Federal Court Grants Insurer's Injunction in No-Fault Insurance Fraud Suit Against Medical Providers\*\*](#)

March 1, 2025

[\*\*Fraud Act and RICO Claims Belong in Court, Says NJ Appellate Court\*\*](#)

January 1, 2025

**Court Grants Motion to Entirety of Case Pending Arbitration, Finding Federal Arbitration Act Mandates Stay of All Claims, Including Non-Arbitrable Ones, When Arbitrable Claims Are Factually Intertwined and Dominate the Case**

July 1, 2024

**Court Finds that Claims Under New Jersey's Insurance Fraud Prevention Act Are Subject to Arbitration**

July 1, 2024

**Do Not Forget the Anesthesia! Investigating the Use of Anesthesia During Common Interventional Pain Management Procedures**

January 1, 2024

**New Jersey Supreme Court Determined Whether Claims Brought Under the Insurance Fraud Protection Act and the Workers' Compensation Act Were Subject to the Apportionment Procedure of the Comparative Negligence Act.**

October 1, 2023

**Insurers' Rights to Records from the New Jersey Office of the Insurance Fraud Prosecutor Affirmed**

July 1, 2023

**New Jersey Court Reviews No-Fault Law's Language and Finds That There Was Nothing Preventing an Arbitrator from Hearing Common Law Fraud, Unjust Enrichment and RICO Claims**