

ARIEL C. BROWNSTEIN

SHAREHOLDER



AREAS OF PRACTICE

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

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ADMISSIONS

New Jersey
2008

Pennsylvania
2008

EDUCATION

Widener University
School of Law (J.D., 2008)

University of Delaware
(B.S., 2005)

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

YEAR JOINED

2009

OVERVIEW

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.

Second Circuit Narrows Insurers' Ability to Deny No-Fault Claims Based on Provider Misconduct

Mount Laurel

Personal Injury Protection (PIP) Litigation

April 1, 2026

This dispute centered on GEICO's attempt to recover millions of dollars in New York no-fault reimbursements from acupuncture and chiropractic clinics that allegedly engaged in illegal "kick

Michigan Court Invalidates No-Fault Policy Exclusion Conflicting with Statutory PIP Coverage

Mount Laurel

Personal Injury Protection (PIP) Litigation

January 1, 2026

The Michigan Court of Appeals ruled that a no-fault policy exclusion that conflicts with the state's statutory PIP coverage requirements (MCL 500.3114(1)) is invalid.

Eleventh Circuit Bars Insurer's \$449K Recovery, Finding Unjust Enrichment Inapplicable Where Insurance Contract Governs

Mount Laurel

Fraud/Special Investigation

October 1, 2025

The insurer sought to recover nearly \$449,000 it had paid to ophthalmologist Dr. Bernard Perez, alleging he misrepresented his disability and committed fraud. Case Law Alerts, 4th Quarter, October 2025 is prepared by Marshall Dennehey to provide information on recent developments of interest to our readers.

Federal Court Grants Insurer's Injunction in No-Fault Insurance Fraud Suit Against Medical Providers

Mount Laurel

Fraud/Special Investigation

July 1, 2025

In its suit against multiple providers, GEICO asserted that the providers had submitted thousands of fraudulent and unlawful no-fault insurance charges in New York and New Jersey. Case Law Alerts, 3rd Quarter, July 2025 is prepared by Marshall Dennehey to provide information on recent developments of interest to our readers.

Fraud Act and RICO Claims Belong in Court, Says NJ Appellate Court

Mount Laurel

Fraud/Special Investigation

March 1, 2025

The ongoing battle over whether disputes under the Insurance Fraud Prevention Act (the Fraud Act) and the New Jersey Anti-Racketeering Act (RICO) can be litigated in court recently resulted in a favorable determination for insurance carriers in th SIU Spotlight, Issue 2, Vol. 1, March 2025 is prepared by Marshall Dennehey to provide information on recent legal developments of interest to our readers.

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

"As NJ Justices Weigh Arbitration for Insurance Fraud Cases, Litigators Warn the System Is Unprepared," *New Jersey Law Journal*, February 23, 2026