

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: NATIONAL FOOTBALL LEAGUE
PLAYERS' CONCUSSION INJURY
LITIGATION

THIS DOCUMENT RELATES TO:

ALL ACTIONS

: No. 2:12-md-02323-AB
:
: MDL No. 2323
:
: **Hon. Joshua D. Wolson**
:
:
:
:

**ANNUAL REPORT OF THE CLAIMS
ADMINISTRATOR**

1. BrownGreer, the Court-appointed Claims Administrator for the Class Action Settlement in this litigation, submits this Report No. 28 to the Court with information as of December 31, 2025, alongside the Status Reports of the Baseline Assessment Program ("BAP") Administrator and the Special Masters.
2. Exhibit A to this Report provides a comprehensive overview of the administration, progress, and improvements of the Claims Administrator during 2025 and over the life of the Settlement Program. Supporting reports can also be found on the Program's public website at <https://www.nflconcussionsettlement.com> under the Reports & Statistics tab.
3. The Claims Administrator remains committed to the effective, fair, and transparent execution of the NFL Concussion Settlement. These efforts are reflected throughout the attached Exhibit A reports and remain part of ongoing

initiatives to ensure that the administration of the Settlement remains both fair and efficient.

Claims Administration

1. Highlights: In addition to the attached Exhibit A reports, we provide the following highlights of the Claims Administration of the Settlement Program as of December 31, 2025.

2. Program Scale: 20,588 Settlement Class Members (“SCMs”) are registered with the Settlement Program; 8,964 (43.5%) are represented by counsel.

3. Claim Volume: We received 313 new claims in 2025:

- 31 (9.9%) claims submitted based on an exam resulting in a finding of No Qualifying Impairment,
- 129 (41.2%) Level 1.5 Neurocognitive Impairment,
- 45 (14.4%) Level 2 Neurocognitive Impairment,
- 19 (6.1%) Alzheimer’s Disease,
- 86 (27.5%) Parkinson’s Disease, and
- 3 (1.0%) Amyotrophic Lateral Sclerosis.

4. Monetary Award Claims Reviewed by the Appeals Advisory Panel (“AAP”):

The AAP reviewed 201 Monetary Award Fund (“MAF”) claims (58.3% of all MAF Claims), and 51 BAP claims (33.6% of all BAP claims) in 2025.

5. Deficiency and Denial Notices: We issued 104 notices for missing materials in 2025 (25.2% of all claims reviewed in 2025). We issued 103 Notices of Denial of Monetary Award in 2025 (30.0% of all determination notices issued¹ in 2025).

6. Awards and Payments: 240 Notices of Monetary Award have been issued in 2025, totaling \$221,470,303. We paid \$196,359,877 to Settlement Class Members

¹ Based on the number of determination notices issued in 2025 on facially complete claims (excludes Audit denials and denials for incompleteness).

in 2025 and, as appropriate and with SCM approval, to others on behalf of these Settlement Class Members (e.g., attorneys, lienholders, third-party funders).

7. **MAF Provider Network:** 82.7% of Retired Players have a Qualified MAF Physician within 150 miles of their residence. There are 53 active Qualified MAF Physicians within the Program, and three more providers are in the approval pipeline.
8. **Requests for Exception to the 150-Mile and/or 50-Mile Rules:** We received and granted 165 requests for exception to the 150-Mile Rule (MAF Rule 9) and 35 requests for exception to the 50-Mile Rule (MAF Rule 10(b)). Although the approval rate is high, we carefully evaluate each request by reviewing detailed explanations, verifying local provider availability, confirming scheduling or access issues with physicians, monitoring emerging trends to identify potential misuse, and ensuring every waiver has a valid basis for the request before approval.
9. **Appeals:** In 2025, 48 claims were appealed to the Special Masters; Special Master Hoffman remanded² 20 (41.7%) claims to the Claims Administrator, upheld the Claims Administrator's decision for 13 (27.1%) claims, overturned one (2.1%) decision and the remaining claims are in various stages of the appeals process (two filed appeals were in their preliminary steps, we had not yet received 11 appellee's opposition memos and one was with the Special Masters for their decision; see Exhibit A, Section 12 for 2025 appeal statuses). Since Program inception, the Special Masters have remanded 241 (30.8%) decisions, upheld 370 (47.3%) decisions and

² Special Masters may remand a claim to the Claims Administrator for further processing under Rule 23 of the Rules Governing Appeals of Claims Determinations for review of new evidence or at any time the Special Master determines it necessary to do so (Rule 24).

overturned 48 (6.1%) decisions (see Exhibit A, Section 13 for a breakdown of appeals by Post-Effective Date and Pre-Effective Date claims).

10. Audit: In 2025, 13 new Reports of Adverse Finding were issued and 76 audits closed. There are three open Audit proceedings in various stages and 50 active audit investigations (26 pattern-related; 24 individual).

11. Communication and Transparency: We have posted 48 “Insights” to the Settlement website to SCMs and lawyers. We have shared 18 Program Doctors newsletters with all Qualified MAF Physicians, Qualified BAP Providers and other approved evaluating Neuropsychologists³. During 2025, we published four issues of the Insights newsletters and five issues of the Program Doctors newsletters. Over the course of the Program, we have posted 147 Special Master Decisions to the Settlement website (100 on Monetary Award Claims, 15 on Audit, and 32 on Attorneys’ Lien Disputes). In 2025, we posted 20 Special Master Decisions (17 on Monetary Award claims, one on Audit, and two on Attorneys’ Lien Disputes). There have been 137 changes to the FAQs in 2025, including adding three new FAQs, removing 45 outdated FAQs, and revising 89 current FAQs to align with our processes. There are 349 FAQs posted to the Settlement website.

12. Engagement: In 2025, the Claims Administrator handled 11,625 contacts (3,711 calls; 7,914 emails). Common topics include: General Settlement Information,

³ This number does not include the two newsletters we issued to Qualified MAF Physicians in the Fourth Quarter 2020 and First Quarter 2021. With the Second Quarter 2021 edition, we expanded our newsletter audience to include all Program Doctors.

Payment, Change in Lawyers, Audit, and Baseline Assessment Program. This amount reflects approximately 68% of the Program's calls and emails.

Respectfully submitted,

CLAIMS ADMINISTRATOR

By: *Roma Petkauskas*
Roma Petkauskas
Virginia State Bar No.: 71357
BrownGreer PLC
250 Rockets Way
Richmond, Virginia 23231
Telephone: (804) 521-7218
Facsimile: (804) 521-7299
Email: rpetkauskas@browngreer.com

**IN THE UNITED STATES DISTRICT COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: NATIONAL FOOTBALL LEAGUE
PLAYERS' CONCUSSION INJURY
LITIGATION

No. 2:12-md-02323-AB

MDL No. 2323

THIS DOCUMENT RELATES TO:

ALL ACTIONS

Memorandum Accompanying the
ANNUAL REPORT OF ADMINISTRATORS

1. Jo-Ann M. Verrier¹ and David Hoffman², pursuant to Article X of the Class Action Settlement Agreement (Settlement Agreement), submit this Memorandum to the Court alongside Annual Reports on the Baseline Assessment Program and on Claims Administration from BrownGreer PLC (“BrownGreer” or “the Administrator”).
2. We have reviewed these Reports and find that they accurately detail the administration of the Settlement over the course of the past calendar year (2025).
3. At our request, these Annual Reports are streamlined (compared to prior reports) to clearly present data on the effectuation of the Settlement Agreement.
4. We anticipate adhering to this presentation style for ongoing reports. Feedback is invited and can be presented via the Program’s public website:
<https://www.nflconcussionsettlement.com/>.

Respectfully submitted,

David A. Huff

Jean M Verrier

¹ Appointed Special Master by the Court on July 13, 2016 (ECF 6871).

² Appointed Special Master on March 5, 2020 (ECF 11022).

EXHIBIT A

NFL**CONCUSSION SETTLEMENT**IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)**Claims Administrator Status Report
(As of 12/31/25)****Section 1: Monetary Award (MA) and Supplemental (SUPP) Claims Submitted
By Qualifying Diagnosis**

	Qualifying Diagnosis	2025				Total Through 12/31/25
		MA	SUPP	Total	%	
1.	Death with CTE					126
2.	ALS	2	1	3	1.0%	68
3.	Alzheimer's Disease	10	9	19	6.1%	719
4.	Parkinson's Disease	73	13	86	27.5%	444
5.	Level 2 Neurocognitive Impairment	35	10	45	14.4%	1,039
6.	Level 1.5 Neurocognitive Impairment	129	0	129	41.2%	1,748
7.	No Qualifying Diagnosis or Unknown	29	2	31	9.9%	326
8.	Totals	278	35	313	100.0%	4,470

Section 2: Monetary Award (MA) and Supplemental (SUPP) Claims Submitted

	Year Claim Submitted	Pre-Effective Date	MAF		BAP		Unknown		Total Through 12/31/25		
			MA	Supp	MA	Supp	MA	Supp	MA	Supp	Total
1.	2017	1,330	162	0	5	0	64	0	1,561	0	1,561
2.	2018	260	209	0	72	0	58	0	599	0	599
3.	2019	385	180	4	121	1	113	0	799	5	804
4.	2020	3	89	11	64	1	10	0	166	12	178
5.	2021	0	90	13	46	0	8	0	144	13	157
6.	2022	1	150	28	68	1	19	0	238	29	267
7.	2023	0	194	49	50	0	3	1	247	50	297
8.	2024	1	182	21	78	1	10	1	271	23	294
9.	2025	0	154	30	95	3	29	2	278	35	313
10.	Totals	1,980	1,410	156	599	7	314	4	4,303	167	4,470

NFL**CONCUSSION SETTLEMENT**IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)**Claims Administrator Status Report
(As of 12/31/25)****Section 3: Monetary Award Notices by Qualifying Diagnosis**

	Diagnosis	2025			Total Through 12/31/25	
		Claims	Amount	%	Claims	Amount
1.	Death with CTE				80	\$93,908,585
2.	ALS	3	\$7,187,005	1.3%	51	\$121,611,185
3.	Alzheimer's Disease	22	\$15,153,736	9.2%	483	\$249,917,626
4.	Parkinson's Disease	35	\$50,166,614	14.6%	313	\$340,144,562
5.	Level 2 Neurocognitive Impairment	43	\$46,732,928	17.9%	365	\$331,272,014
6.	Level 1.5 Neurocognitive Impairment	137	\$102,230,021	57.1%	796	\$485,864,795
7.	Totals	240	\$221,470,303	100.0%	2,088	\$1,622,718,766

Section 4: Monetary Award Payments by Qualifying Diagnosis

	Diagnosis	2025			Total Through 12/31/25	
		Claims	Amount	%	Claims	Amount
1.	Death with CTE	12	\$513,494	2.9%	80	\$92,720,409
2.	ALS	9	\$6,658,044	2.1%	51	\$118,962,124
3.	Alzheimer's Disease	89	\$12,786,140	21.2%	480	\$240,909,560
4.	Parkinson's Disease	70	\$51,065,815	16.7%	311	\$325,968,969
5.	Level 2 Neurocognitive Impairment	67	\$45,555,631	16.0%	357	\$317,621,626
6.	Level 1.5 Neurocognitive Impairment	173	\$79,780,753	41.2%	767	\$452,067,211
7.	Totals	420	\$196,359,877	100.0%	2,046	\$1,548,249,899



CONCUSSION SETTLEMENT

IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)

Claims Administrator Status Report (As of 12/31/25)

Section 5: Monetary Award Payments

	PAID TO	2025		Total Through 12/31/25
		Amount	%	
1.	Settlement Class Members (or their lawyers on their behalf, if represented)	\$189,182,553	96.3%	\$1,491,600,374
2.	Medical Lienholders (on behalf of Settlement Class Members to the Lien Resolution Administrator to resolve medical Liens when a final Lien resolution amount is determined)	\$164,128	0.1%	\$4,706,436
3.	Non-Medical Lienholders (on behalf of Settlement Class Members to lienholders to resolve non-medical Liens)	\$5,499,721	2.8%	\$26,747,514
4.	Third-Party Funders (on behalf of Settlement Class Members to third-party funders who have accepted rescission of and/or terminated prohibited assignments that they had entered into with Settlement Class Members)	\$1,513,474	0.8%	\$25,195,575
5.	Totals	\$196,359,877	100.0%	\$1,548,249,899



CONCUSSION SETTLEMENT

IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)

Claims Administrator Status Report (As of 12/31/25)

Section 6: AAP Review Status and Determinations of MAF Claims

	Result	2025					Total Through 12/31/25	
		Reviewed by AAP	%	Not Reviewed by AAP	%	Total	Total	% Reviewed by AAP
1.	Denied Directly After Audit	3	1.5%	1	0.7%	4	32	71.9%
2.	Denied Due to Disqualified/ Terminated Physician	5	2.5%	3	2.1%	8	206	75.2%
3.	Withdrawn by Settlement Class Member	6	3.0%	8	5.6%	14	57	28.1%
4.	Denied for Lack of Sufficient Proof of Diagnosis	37	18.4%	14	9.7%	51	214	61.7%
5.	In Review	56	27.9%	64	44.4%	120	162	54.9%
6.	Approved and Paid	94	46.8%	54	37.5%	148	894	37.5%
7.	Totals	201	58.3%	144	41.7%	345	1,565	47.9%

Section 7: AAP Review Status and Determinations of BAP Claims

	Result	2025					Total Through 12/31/25	
		Reviewed by AAP	%	Not Reviewed by AAP	%	Total	Total	% Reviewed by AAP
1.	Denied Directly After Audit	0	0.0%	0	0.0%	0	2	50.0%
2.	Denied Due to Disqualified/ Terminated Physician	0	0.0%	0	0.0%	0	5	60.0%
3.	Withdrawn by Settlement Class Member	1	2.0%	2	2.0%	3	17	11.8%
4.	Denied for Lack of Sufficient Proof of Diagnosis	6	11.8%	12	11.9%	18	58	46.6%
5.	In Review	15	29.4%	36	35.6%	51	63	38.1%
6.	Approved and Paid	29	56.9%	51	50.5%	80	460	17.8%
7.	Totals	51	33.6%	101	66.4%	152	605	23.0%

NFL**CONCUSSION SETTLEMENT**IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)**Claims Administrator Status Report
(As of 12/31/25)****Section 8: Deficiency Notices for Missing Materials Issued in 2025**

	Qualifying Diagnosis	Claims Reviewed	Notices Issued	% Missing Materials
1.	ALS	3	0	0.0%
2.	Alzheimer's Disease	33	4	12.1%
3.	Parkinson's Disease	93	59	63.4%
4.	Level 2	84	15	17.9%
5.	Level 1.5	193	23	11.9%
6.	Multiple/ Unknown	7	3	42.9%
7.	Totals	413	104	25.2%

Section 9: Deficiency Rates for All Claims By Year Claim Submitted

	Year Claim Submitted	Claims Reviewed	Notices Issued	% Missing Materials
1.	2025	217	84	38.7%
2.	2024	279	42	15.1%
3.	2023	295	48	16.3%
4.	2022	267	60	22.5%
5.	2021	157	62	39.5%
6.	2020	178	123	69.1%
7.	2019	804	511	63.6%
8.	2018	599	365	60.9%
9.	2017	1,561	1,140	73.0%
10.	Totals	4,357	2,435	55.9%



CONCUSSION SETTLEMENT

IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)

Claims Administrator Status Report (As of 12/31/25)

Section 10: Determination Notices Issued in 2025

	Qualifying Diagnosis	Determination Notices ¹	Award Notices	% Approved
1.	ALS	3	3	100.0%
2.	Alzheimer's Disease	32	22	68.8%
3.	Parkinson's Disease	54	35	64.8%
4.	Level 2	72	43	59.7%
5.	Level 1.5	182	137	75.3%
6.	Totals	343	240	70.0%

¹This is the count of determination notices issued in 2025 on facially complete claims (excludes Audit denials and denials for incompleteness). Claims that are still in progress or that were withdrawn are not counted here.

Section 11: Approval Rates for All Claims By Year Claim Submitted

	Year Claim Submitted	Determination Notices ²	Award Notices	% Approved
1.	2025	151	104	68.9%
2.	2024	248	194	78.2%
3.	2023	268	185	69.0%
4.	2022	237	191	80.6%
5.	2021	135	121	89.6%
6.	2020	156	123	78.8%
7.	2019	518	342	66.0%
8.	2018	470	357	76.0%
9.	2017	933	471	50.5%
10.	Totals	3,116	2,088	67.0%

²This is the count of facially complete claims submitted each year that have received either an Award or a Denial Notice (excludes Audit denials and denials for incompleteness). Claims that are still in process or that were withdrawn are not counted here.

NFL**CONCUSSION SETTLEMENT**IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)**Claims Administrator Status Report
(As of 12/31/25)****Section 12: Appeals Filed on Monetary Award
and Supplemental Monetary Award Claims**

Status		Appeals Filed in 2025		
		Class Member	NFL	Total
A.	Payable Claims	5	0	5
1.	Appeal Filed and in Preliminary Steps	0	0	0
2.	Appellee's Opposition Memo Not Received	1	0	1
3.	Appellee's Opposition Memo Received	0	0	0
4.	Remanded to Claims Administrator	2	0	2
5.	With Special Masters for Decision	0	0	0
6.	Result Upheld on Appeal	1	0	1
7.	Result Overturned on Appeal	1	0	1
B.	Denied Claims	43	0	43
1.	Appeal Filed and in Preliminary Steps	2	0	2
2.	Appellee's Opposition Memo Not Received	10	0	10
3.	Appellee's Opposition Memo Received	0	0	0
4.	Remanded to Claims Administrator	18	0	18
5.	With Special Masters for Decision	1	0	1
6.	Result Upheld on Appeal	12	0	12
7.	Result Overturned on Appeal	0	0	0
C.	Total Appeals	48	0	48



CONCUSSION SETTLEMENT

IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)

Claims Administrator Status Report (As of 12/31/25)

Section 13: Status of All Appeals Filed

	Status	Post-Effective Date		Pre-Effective Date		No Qualifying Diagnosis		Total Through 12/31/25	
		No.	%	No.	%	No.	%	No.	%
1.	Appeal Pending	14	3.3%	0	0.0%	0	0.0%	14	1.8%
2.	Remanded to Claims Administrator	137	31.9%	104	30.7%	0	0.0%	241	30.8%
3.	Result Upheld on Appeal	206	47.9%	153	45.1%	11	84.6%	370	47.3%
4.	Result Overturned on Appeal	34	7.9%	14	4.1%	0	0.0%	48	6.1%
5.	Closed or Withdrawn	39	9.1%	68	20.1%	2	15.4%	109	13.9%
6.	Totals	430	100.0%	339	100.0%	13	100.0%	782	100.0%

Section 14: Status of All Appeals by Year Claim Submitted

	Year Claim Submitted	Claims ³	Payable/Payable Lesser Value Claim			Denied Claim Appeals			Total Through 12/31/25	
			Class Member	NFL	Total	Class Member	NFL	Total	#	%
1.	2017	1,022	27	79	106	202	0	202	308	30.1%
2.	2018	539	23	44	67	66	1	67	134	24.9%
3.	2019	664	16	20	36	121	0	121	157	23.6%
4.	2020	167	2	1	3	19	0	19	22	13.2%
5.	2021	144	10	4	14	13	0	13	27	18.8%
6.	2022	254	5	8	13	30	0	30	43	16.9%
7.	2023	276	5	11	16	29	0	29	45	16.3%
8.	2024	275	4	0	4	22	0	22	26	9.5%
9.	2025	309	1	0	1	19	0	19	20	6.5%
10.	Totals	3,650	93	167	260	521	1	522	782	21.4%

³This is the count of facially complete claims submitted each year that have received either an Award or Denial Notice, including denials for incomplete claims that can be appealed (excludes Audit denials). Claims that are still in process or that were withdrawn are not counted here.



CONCUSSION SETTLEMENT

IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)

Claims Administrator Status Report (As of 12/31/25)

Section 15: Qualified MAF Physician Network

Data Point	Total Through 12/31/25			%	
	Yes	No	Total	Yes	No
Living Player has MAF within 150 Miles	11,473	2,399	13,872	82.7%	17.3%

Section 16: Number of Qualified MAF Physicians

	Status	As of 12/31/2025
1.	Approved Physician - On Posted List	53
2.	Approved Physician - Not Yet Posted	3

Section 17: Qualified MAF Physicians by Year

	Date	Qualified MAF Physicians On Posted List
1.	4/10/2018	149
2.	5/13/2019	117
3.	3/16/2020	108
4.	4/1/2021	91
5.	4/1/2022	72
6.	4/1/2023	68
7.	11/4/2024	58
8.	12/31/2025	53



CONCUSSION SETTLEMENT

IN RE: NATIONAL FOOTBALL LEAGUE PLAYERS' CONCUSSION INJURY LITIGATION
No. 2:12-md-02323 (E.D. Pa.)

Claims Administrator Status Report (As of 12/31/25)

Section 18: Requests for Exception to 150-Mile Rule

	Status	Representation		Total	%	Total Through 12/31/25
		Pro Se	Represented			
1.	Granted	5	160	165	100.0%	544
2.	Denied	0	0	0	0.0%	33
3.	Totals	5	160	165	100.0%	577

Section 19: Requests for Exception to 50-Mile Rule

	Status	Representation		Total	%	Total Through 12/31/25
		Pro Se	Represented			
1.	Granted	0	35	35	100.0%	99
2.	Denied	0	0	0	0.0%	5
3.	Totals	0	35	35	100.0%	104