



## TABLE OF CONTENTS

### Page:

- 1 - Why Cyber Insurance Must Evolve Beyond Data Breaches
- 1 - Could Your Clients Survive a \$200,000,000 Verdict?
- 2 - Why Adopting Better Helmets in Construction is a No-Brainer
- 2 - Workplace Injuries Incur Increased Costs and Extended Recovery Periods: Travelers
- 2 - Tariffs Drive Surge in Construction Project Stress
- 2 - NYC Pegs \$7B in Work to New Project Labor Agreements
- 3 - Senator Aims to Revive Bill to Create Litigation-Financing Tax
- 3 - Setting the Record Straight on Third-Party Litigation Funding Recovery Periods: Travelers
- 3 - Claims Notes: January 2026

JANUARY 2026

## ARTICLE SPOTLIGHT

Spotlight: "Could Your Clients Survive a \$200,000,000 Verdict?"

**Verdict severity is accelerating at an unprecedented pace.** "Nuclear verdicts" reaching hundreds of millions of dollars are becoming more common, creating serious financial, reputational, and operational risk for businesses that are not adequately prepared.

**Preparation is critical** – the article highlights why proactive risk management, claims strategies, and adequate limits can make the difference between survival and collapse after a major loss.

[Read the full article](#)

## EMPLOYEE SPOTLIGHT

Meet Georgia Stefas:

- **Number of Years in Claims:** Practicing Attorney for 25 Years
- **Areas of Expertise:** NY Labor Law
- **What do you enjoy most about claims?** I enjoy developing relationships with clients, long term through various cases I handled with them over the years.
- **Best Claims Advice or Best Practices:** Collaboration makes everyone better.
- **When I'm not working, you can find me:** Coaching my girls' basketball team or driving them to their endless events.
- **Of all AG's Values: Creative, Innovative, Credible, and Driven, I believe I most strongly exemplify:** Although I strive to exemplify all, I emphasize being credible.



**Georgia Stefas**  
Assistant Vice President  
New York Office



## WHY CYBER INSURANCE MUST EVOLVE BEYOND DATA BREACHES

Cyber threats are no longer confined to data loss. From supply chain attacks to physical disruption and emotional harm, the modern risk landscape is demanding a wider, more adaptive response – one that goes beyond traditional protections. Chris McMurray, Managing Director, Cyber at Travelers Europe, said the industry must keep pace.

[Click here for full article](#)



## COULD YOUR CLIENTS SURVIVE A \$200,000,000 VERDICT?

Jury awards in the hundreds of millions of dollars are reshaping the risk landscape for businesses of every size. Our *Top 100 Verdicts* interactive experience highlights where these costly cases are hitting hardest along with real-world case studies that bring the numbers to life and tips that can help minimize the risk of high-stakes litigation.

[Click here for full article](#)





## WORKPLACE INJURIES INCUR INCREASED COSTS AND EXTENDED RECOVERY PERIODS: TRAVELERS

While workplace injuries continue to decline, their associated costs are rising significantly, driven by an aging workforce, high employee turnover, and longer recovery times that pose growing challenges for businesses across all sectors, according to recent findings from Travelers' 2025 Injury Impact Report.

The U.S. workforce is experiencing demographic shifts that directly impact workplace injury trends.

[Click here for full article](#)



## WHY ADOPTING BETTER HELMETS IN CONSTRUCTION IS A NO-BRAINER

Type II helmets better protect workers from fatal falls, yet are underused, writes the director of Virginia Tech's helmet safety research lab.

Across the U.S., construction accounts for one in five workplace deaths and nearly half of all fatal falls, slips and trips. Nearly 60% of traumatic brain injury deaths in this industry come from falls. Many of those deaths could have been prevented with better head protection that stays on the head during a fall and dissipates impact energy.

[Click here for full article](#)



## NYC PEGS \$7B IN WORK TO NEW PROJECT LABOR AGREEMENTS

City officials say the framework, which comes amid scrutiny of PLAs at the federal level, strengthens safety and overall construction workforce development efforts.

[Click here for full article](#)



## TARIFFS DRIVE SURGE IN CONSTRUCTION PROJECT STRESS

As companies deplete their pre-Liberation Day stockpiles, rising construction costs are pushing owners and developers to cancel builds, according to ConstructConnect.

Tariff pressure on construction costs caused project stress to surge in November, according to the latest data from Cincinnati-based ConstructConnect.

The Project Stress Index, a measure of construction projects that have been delayed or abandoned, jumped 19.9% from October to November. The increase pushes the benchmark about 25.7% above its 2021 baseline, said Devin Bell, associate economist at ConstructConnect.

[Click here for full article](#)



## SENATOR AIMS TO REVIVE BILL TO CREATE LITIGATION-FINANCING TAX

Sen. Thom Tillis (R-N.C.) says that he is not giving up on a bill taxing the litigation finance industry.

Despite the last-minute failure this summer of his controversial litigation finance bill that would've added a 41% tax on investors, Tillis will continue to push for a new version.

[Click here for full article](#)



## SETTING THE RECORD STRAIGHT ON THIRD-PARTY LITIGATION FUNDING

Third-party litigation funding (TPLF) is a multibillion-dollar global industry that operates largely in secret and is designed to maximize profits for its investors at the expense of the legal system, defendants, plaintiffs, and consumers. TPLF allows hedge funds and other financiers, including sovereign wealth funds and foreign interests, to secretly invest in and control lawsuits within the U.S. in exchange for a percentage of any settlement or award. TPLF can drive up settlement costs and prolong litigation.

[Click here for full article](#)



Together, these articles illustrate how legislative action, litigation practices, and claims outcomes are increasingly intertwined. Renewed scrutiny of litigation financing highlights concerns over practices that fuel verdict inflation, while broader analysis of legal system abuse explains how these trends drive rising claim severity and costs. Claims-focused legal updates then connect these developments to real-world impact, showing how changes in laws and court decisions directly affect claims handling, liability exposure, and long-term risk management.



## CLAIMS NOTES: JANUARY 2026

### NEW JERSEY:

Effective January 1, 2026, minimum limits for standard auto liability policies increase to \$35,000 per person/\$70,000 per accident for both liability and UM/UIM coverage (up from \$25,000/\$50,000). The property damage minimum remains \$25,000. These changes apply to all new and renewal policies. Basic and special auto policies are unaffected, as they generally do not include bodily injury liability or UM/UIM coverage.

[Click here for full article](#)

## HELPFUL LINKS

- >> [OSHA Safety](#)
- >> [Upcoming Webinar on 1/29](#)
- >> [Pete Fowler Construction Webinar Series](#)

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