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APRIL 2026

ARTICLE SPOTLIGHT

Spotlight: "New York Signals Major Tort Reform"

New York is taking a significant step toward tort reform, signaling potential shifts that could reshape the insurance and claims landscape. As one of the largest and most influential markets in the U.S., changes in New York's legal environment may impact everything from litigation trends to claims costs across multiple lines of business.

For insurers, risk managers, and claims professionals, this development is worth watching closely. If enacted, these reforms could help address rising claim severity and bring greater stability to the market, while also setting the stage for similar efforts in other states.

[Read the full article](#)

EMPLOYEE SPOTLIGHT

Meet Michael Wanko:

- **Number of Years in Claims:** 38 Years
- **Areas of Expertise:** General Liability
- **What do you enjoy most about claims?** Working with and protecting clients from fraudulent claims - through investigations.
- **Best Claims Advice or Best Practices:** Set boundaries early on in your career and do not compromise to those boundaries.
- **When I'm not working, you can find me:** Watching TV, playing Santa and helping kids at the Bronx Children's Theatre.
- **Of all AG's Values: Creative, Innovative, Credible, and Driven, I believe I most strongly exemplify:** Collaboration - It is what I always talked about at prospect meetings 10 years ago which morphed into 1 of our core values.



Michael Wanko
Senior Vice President
New York Office



TRAVELERS LAUNCHES AI CLAIM ASSISTANT

Travelers has launched a new AI assistant designed to handle customer claim calls.

The company's AI Claim Assistant is a fully agentic intelligent voice service that uses advanced language and speech recognition technologies to take customer calls. It was developed using OpenAI model capabilities and APIs.

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DISCOVERY RISK WITH THE RISE OF AI AND TELEMATICS: WHAT COMPANIES SHOULD KNOW AND HOW TO GET AHEAD

The digital evidence landscape has rapidly expanded as we enter into a new year. Fleets have increased their use of AI-driven safety tools, automated compliance systems, and reliance on telematics.

While these technologies can help in reducing risk and defending claims, they also create new issues with discovery, preservation, and increased liability exposure.

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NY GOVERNOR WANTS TO CRACK DOWN ON AUTO INSURANCE FRAUD

New York Gov. Kathy Hochul plans to target auto insurance fraud in the state as a means to drive down rates for drivers.

Hochul announced last week that she wants to curb "runaway litigation" and staged accidents, often organized by fraud rings, in the state. Her plan includes strengthening state regulations and increasing investigations into alleged fraud. She said the state will also begin cracking down on physicians who provide fraudulent diagnoses for victims of fake crashes.

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INSURERS TOUT FLORIDA TORT REFORMS WHILE LOBBYING CONGRESS ON AUTO TECH AGENDA

The American Property Casualty Insurance Association (APCIA) is pushing its policy agenda on two fronts, citing a new economic study on Florida's tort reforms while calling on lawmakers to advance a package of auto safety and technology bills in the US House of Representatives.

Study ties Florida tort changes to lower insurance costs

APCIA highlighted an analysis by The Perryman Group that examined the economic effects of recent changes to Florida's civil justice system on property and casualty (P&C) insurance.

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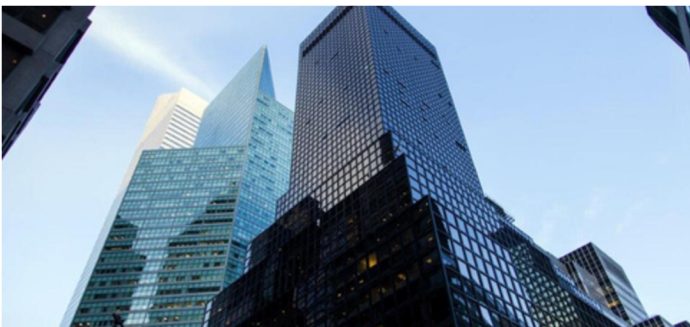


NEW YORK SIGNALS MAJOR TORT REFORM

New York's 2026 fiscal year executive budget introduces a sweeping package of civil justice reforms aimed at curbing insurance fraud, reducing inflated motor vehicle claims, and addressing what policymakers characterize as systematic litigation abuse. Framed primarily as an affordability initiative to reduce rising auto insurance premiums, the proposals would, if enacted, significantly reshape liability exposure, damages recovery, and trial procedure in automobile litigation statewide.

Although negotiations remain ongoing and final statutory language is still subject to revision, the scope of the reforms signal one of the most consequential shifts in New York's tort landscape in decades.

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ILLINOIS COULD REVISIT INSURANCE PREMIUM REGULATIONS IN 2026

Illinois lawmakers are likely to make a second run at passing legislation that would give state regulators power to control homeowners' insurance premiums during their 2026 session.

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COMMENTARY: FLORIDIANS ARE BENEFITING FROM INSURANCE REFORMS

We respect the role of editorial boards in shaping public dialogue. However, when it comes to property insurance, one of the most significant economic issues facing Florida families and job creators, the discussion must be grounded in data, which we feel was ignored in a February 19 Orlando Sentinel editorial (“[Property insurance should be a priority for lawmakers](#)”).

[Click here for full article](#)



TEXAS SHOULD FOLLOW FLORIDA’S LEAD IN ACTING ON LITIGATION REFORM

From the ‘90s to early 2000s, Texas was the undisputed leader in civil justice reform. The question now is whether it intends to lead again by modernizing how medical damages are presented to juries or accept the consequences of falling behind as litigation costs spiral.

Reestablishing fairness and transparency in medical damages is the clearest place to start.

[Click here for full article](#)



Florida’s recent insurance reforms are beginning to show measurable impact, with early signs pointing to improved market stability and reduced litigation pressures. Industry commentary suggests these changes are helping to ease the strain on insurers while benefiting policyholders. As momentum builds, experts are urging states like Texas to follow Florida’s lead, arguing that similar reforms could help curb excessive lawsuits, control rising legal costs, and create a more predictable insurance environment. Together, these perspectives highlight a growing national shift toward litigation reform, with Florida emerging as a potential blueprint for other states.



WCRI STUDY HIGHLIGHTS RISING JOINT REPLACEMENT TRENDS IN COMP

Joint replacement surgeries are increasingly showing up in workers compensation claims, with procedure rates rising steadily and recovery times stretching longer, according to findings released Thursday by the Workers Compensation Research Institute.

The study, covering claims from 32 states for injuries occurring between 2015 and 2022 with two years of post-injury experience, shows that the rate of joint replacement procedures per 1,000 lost-time claims rose from 7.0 to 8.3 over the study period.

[Click here for full article](#)

HELPFUL LINKS

- >> [OSHA Safety](#)
- >> [Upcoming Webinar on 4/29](#)
- >> [Upcoming Webinar on 5/5](#)
- >> [Pete Fowler Construction Webinar Series](#)

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