



News

Scott Seaman Discusses a Top Four Property Insurance Case to Monitor in 2024 in Law360 Insurance Authority

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Scott Seaman, a Chicago-based partner and co-chair of Hinshaw's Insurance Services Group, was featured in a *Law360 Insurance Authority* report on the top four property insurance lawsuits to be aware of in 2024.

Seaman reviews the first of these four cases, a legal battle in Hawaii over whether an insurer is obligated to cover the legal fees of a Sunoco unit incurred in defending against claims it contributed to climate change. This case could significantly impact insurers and policyholders by determining if greenhouse gases are classified as pollutants, affecting their AIG coverage under pollution exclusions in insurance policies.

He commented:

"The decision arises in the context of the duty to defend, and the cost of defending these cases can be very substantial. On the merits, the coverage claims should be deemed barred on pollution exclusion grounds as well as based on the absence of an occurrence. As to the applicability of the pollution exclusion, GHGs fall squarely within the definition of 'pollutant.'"

[Read the full article](#) (*subscription required*).

- "4 Top Property Insurance Suits To Keep Watching In 2024" was published by *Law360 Insurance Authority* on August 1, 2024.

Attorneys

Scott M. Seaman