



News

Scott Seaman and Gar Lauerman Review Key Insurance Implications of Hawaii's Historic GHG Ruling in Law360

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Despite prolific media coverage, wide-ranging political rhetoric and government regulation, and enormous private and public expenditures concerning climate change, there is a dearth of decisional authority addressing insurance coverage for global warming or climate change claims. Earlier this month, the Hawaii Supreme Court issued a decision addressing two important coverage issues concerning underlying climate change claims: occurrence and pollution exclusion.

Scott Seaman, a Chicago-based partner and co-chair of Hinshaw's global Insurance Services practice group, and fellow insurance associate Gar Lauerman examine this decision, a prior Virginia Supreme Court ruling, and the insurance coverage implications of climate change claims in a *Law360 Expert Analysis*.

Drawing on a previously published [Hinshaw Insights for Insurers alert](#), Seaman and Lauerman provide additional analysis of these rulings and their significant impact on the insurance industry. The authors underscore the ruling's dual outcomes: while the court acknowledged that reckless conduct could be considered an "accident" under insurance terms, it ultimately sided with insurers on the pollution exclusion, setting a critical precedent for future climate-related insurance claims.

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

- ["Key Insurance Implications Of Hawaii's Historic GHG Ruling"](#) was published by *Law360* on October 17, 2024.

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