



News

Scott Seaman Featured in Law360 Report on the Most Closely-Watched Illinois Insurance Cases in the First Half of 2025

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Scott Seaman, Chicago-based partner and Co-Chair of Hinshaw's Insurance Services Group, was quoted in a recent *Law360 Insurance Authority* report, which examined some of the most closely watched insurance cases in Illinois during the first half of 2025.

One of the cases focused on the Illinois Supreme Court's decision to address a certified question from the Seventh Circuit regarding whether emissions released under regulatory permits fall within the definition of "traditional environmental pollution," which is excluded by standard insurance policy pollution exclusions.

Seaman analyzed the significance of this pending decision, noting, "The Illinois Supreme Court's decision will have a profound impact on insurers and policyholders, as many emissions are subject to permits." He further explained that the ruling could alter the interpretation of insurance policies that have been in place for decades, stating that it could "turn these 40-year-old insurance policies on their head."

Seaman also cautioned that "[c]reating a judicial exception to a plain exclusion out of whole cloth for discharges within permitted limits — which is exactly what upholding the policyholder's position requires — would be improvident."

According to Seaman, such an interpretation could expose insurers to substantial liabilities for claims that have long been excluded. "It would constitute an unprincipled departure from longstanding principles of contract interpretation," he explained, which would open the door for large liabilities against insurers for matters plainly excluded and also cause other issues such as policyholder overreach and instability in the insurance market.

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

- [Law360 Insurance Authority: "Illinois Cases To Watch In 2025: Midyear Report"](#) (July 3, 2025)

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