



ENVIRONMENTAL RISK & PFAS LITIGATION CONFERENCE

The New York City Bar Association | June 17-18, 2025

Wildfire Risk and Environmental Insurance



Moderator: Adam H. Love, Ph.D

Vice President/Principal Scientist
Roux, Oakland, CA



Taylor Denier

SVP Environmental Liability
Mosaic Insurance
Philadelphia, PA



Brian Finnegan

Managing Director
Environmental Risk
Aon, Brielle, NJ



Kieran Purcell, P.E., LEED AP

Director, Environmental Practice
Rimkus, Austin, TX

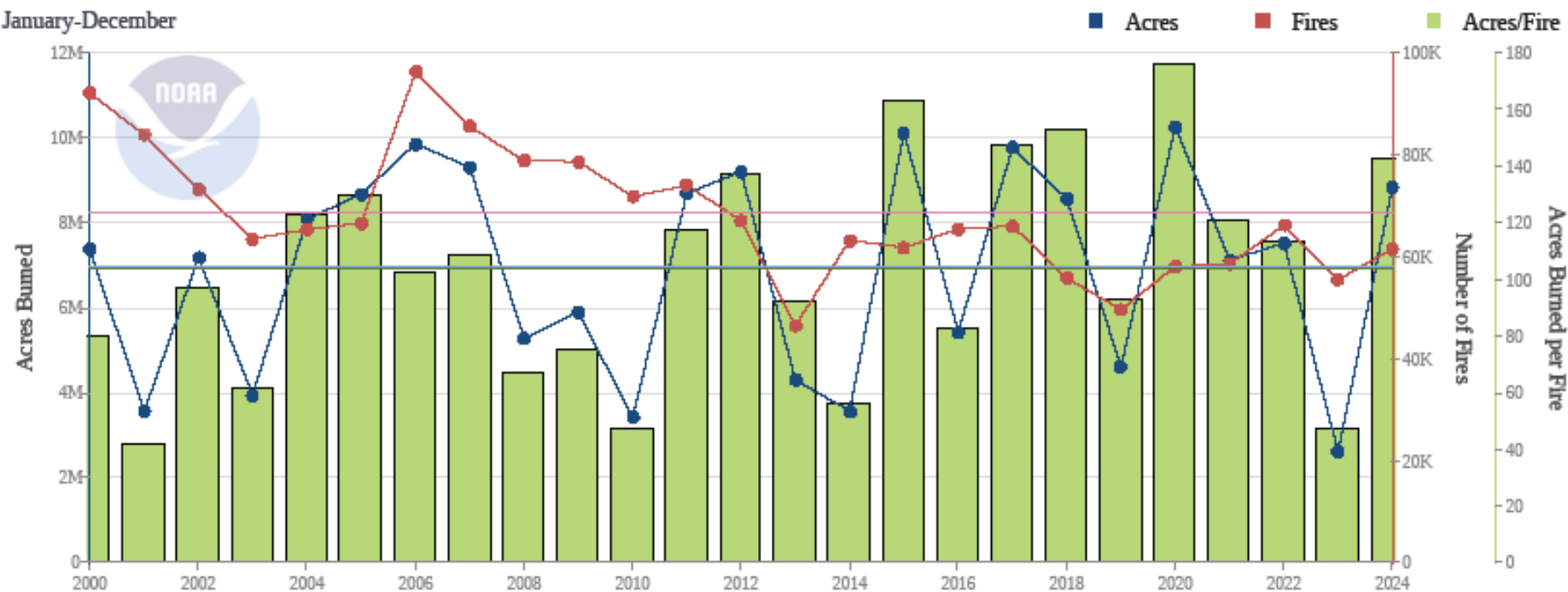


Wildfire Numbers 2000-2024



U.S. Wildfires

January-December



2001-2020 Average: 7,000,513.55 Acres 68,707.25 Fires 103.92 Acres/Fire

Source: National Interagency Fire Center (NIFC)

Costliest Wildfires before Palisades and Eaton Fires



Top 10 Costliest Wildland Fires In The United States (1)

(\$ millions)

Rank	Year	Name	Estimated insured loss	
			Dollars when occurred	In 2024 dollars (2)
1	2018	Camp Fire	\$10,000	\$12,524
2	2017	Tubbs Fire	8,700	11,134
3	2018	Woolsey Fire	4,200	5,260
4	2023	Maui Wildfire (Hawaii)	4,300	4,421
5	1991	Oakland Fire (Tunnel)	1,700	3,906
6	2017	Atlas Fire	3,000	3,839
7	2020	Glass Fire	2,950	3,578
8	2020	CZU Lightning Complex Fire	2,500	3,032
9	2017	Thomas Fire	2,250	2,881
10	2021	Marshall Fire (Colorado)	2,500	2,831

(1) Includes losses sustained by private insurers and government-sponsored programs such as the National Flood Insurance Program. All fires on this list occurred in California unless otherwise noted. Includes Puerto Rico and the U.S. Virgin Islands. Subject to change as loss estimates are further developed. As of January 2025.

(2) Adjusted for inflation by Aon using the U.S. Consumer Price Index.

Source: Aon.



Primary GL Exclusion

“Wildfire” means an unplanned, uncontrolled fire resulting from ignition in or from an area of naturally occurring vegetation, and includes all risk associated with or resulting from the fire such as smoke, heat, soot, or fumes. Wildfire includes brush fire, bushfire, forest fire, desert fire, grass fire, hill fire, peat fire, vegetation fire, veldfire, escaped prescribed fires, and escaped wildland fires.

Excess GL Exclusion

The term "WILDFIRE" shall mean any sweeping and destructive conflagration in a wilderness or a rural area that can also consume houses, buildings or other structures and agricultural resources (exclusive of the INSURED'S premises or property).



Pollutant

"Pollutants" means any solid, liquid, gaseous or thermal irritant, pollutant or contaminant, including but not limited to smoke, vapor, soot, odor, fumes, acids, alkalis, toxic chemicals, hazardous substances, petroleum hydrocarbons, legionella, electromagnetic fields, "microbial matter", "low-level radioactive waste", methamphetamines, asbestos, lead, silica and waste materials. Waste materials include medical, infectious and pathological wastes. Silt and sediment will be considered "pollutants" only when such silt or sediment migrates or seeps onto other land, or any watercourse or body of water, including groundwater, from a "covered location".

Pollutant

- (a) any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapors, soot, fumes, acids, alkalis, toxic or hazardous substances, chemicals, petroleum hydrocarbons, waste (including materials to be recycled, reconditioned or reclaimed, and/or medical, infectious and pathological waste), and radioactive waste and materials, at concentrations exceeding those naturally present in the environment;
- (b) electromagnetic fields; and
- (c) **Microbial Matter** and *Legionella pneumophila*.



THANK YOU



hello@reallygreatsite.com



www.reallygreatsite.com