



ENVIRONMENTAL RISK & PFAS LITIGATION CONFERENCE

The New York City Bar Association | June 16-17, 2026

Cleanup Lessons Learned at the Wildland-Urban Interface (WUI)



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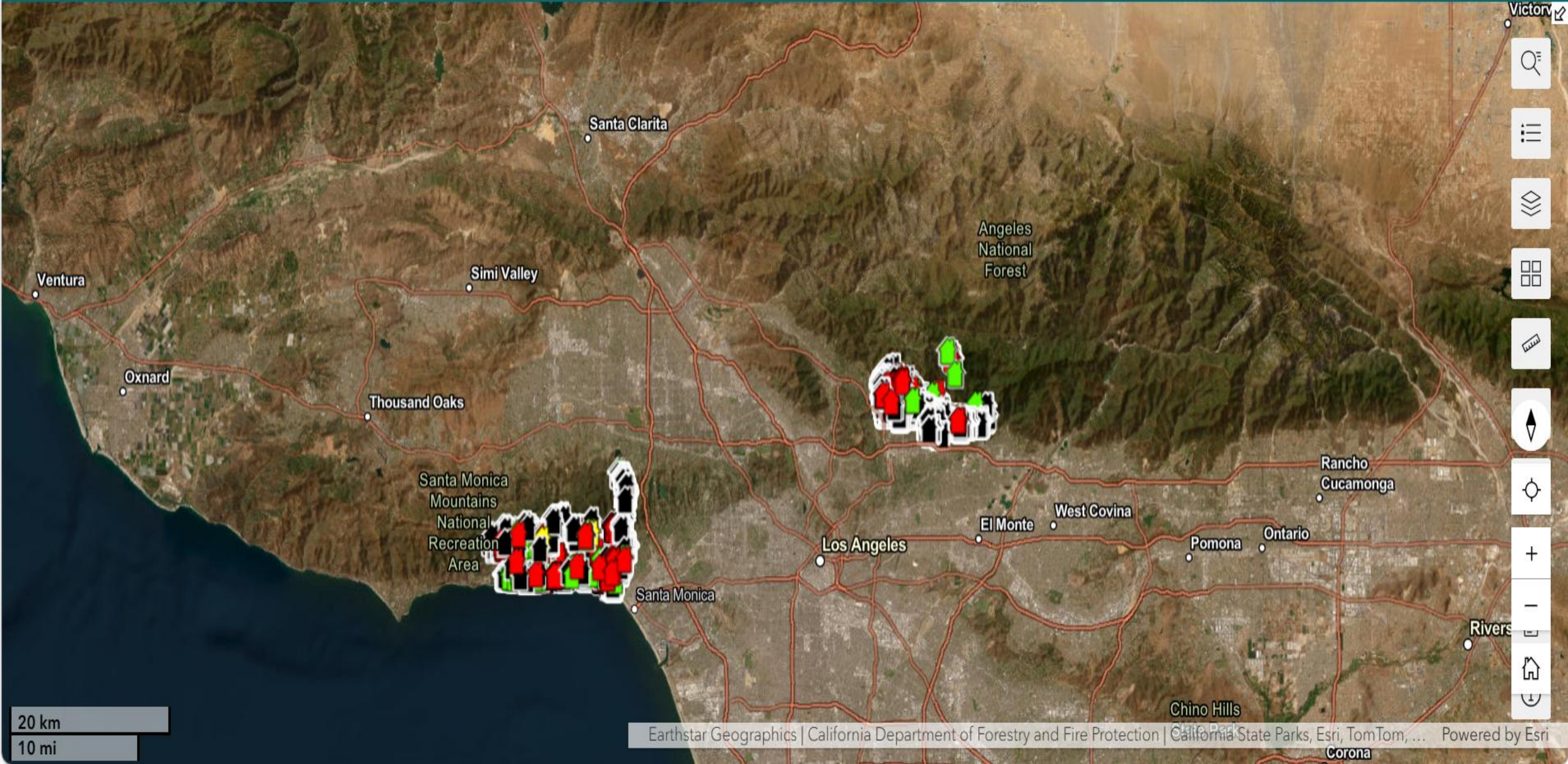


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**9.4% of the continental United States land area falls within the WUI.
Yet, 32% of all housing is found in this area.**



Impacts to the Insurance Industry



➤ Affected Lines Of Business:

- Personal Lines
- Commercial Products
 - Commercial Property/Builders Risk
 - CGL
 - Pollution

➤ Market Impact:

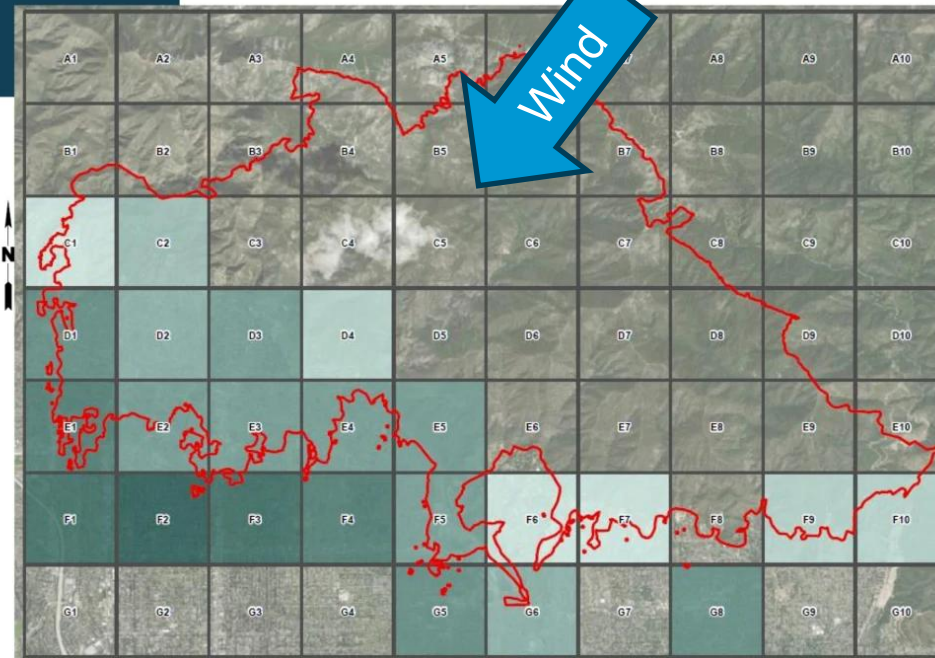
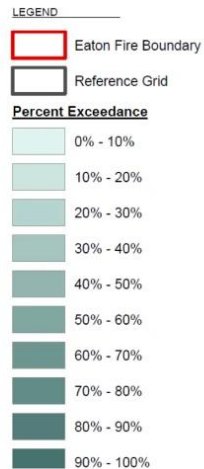
- Increased Premiums
- Higher Deductibles
- Non-renewals
- Standalone Wildfire Policies
- FAIR Plans

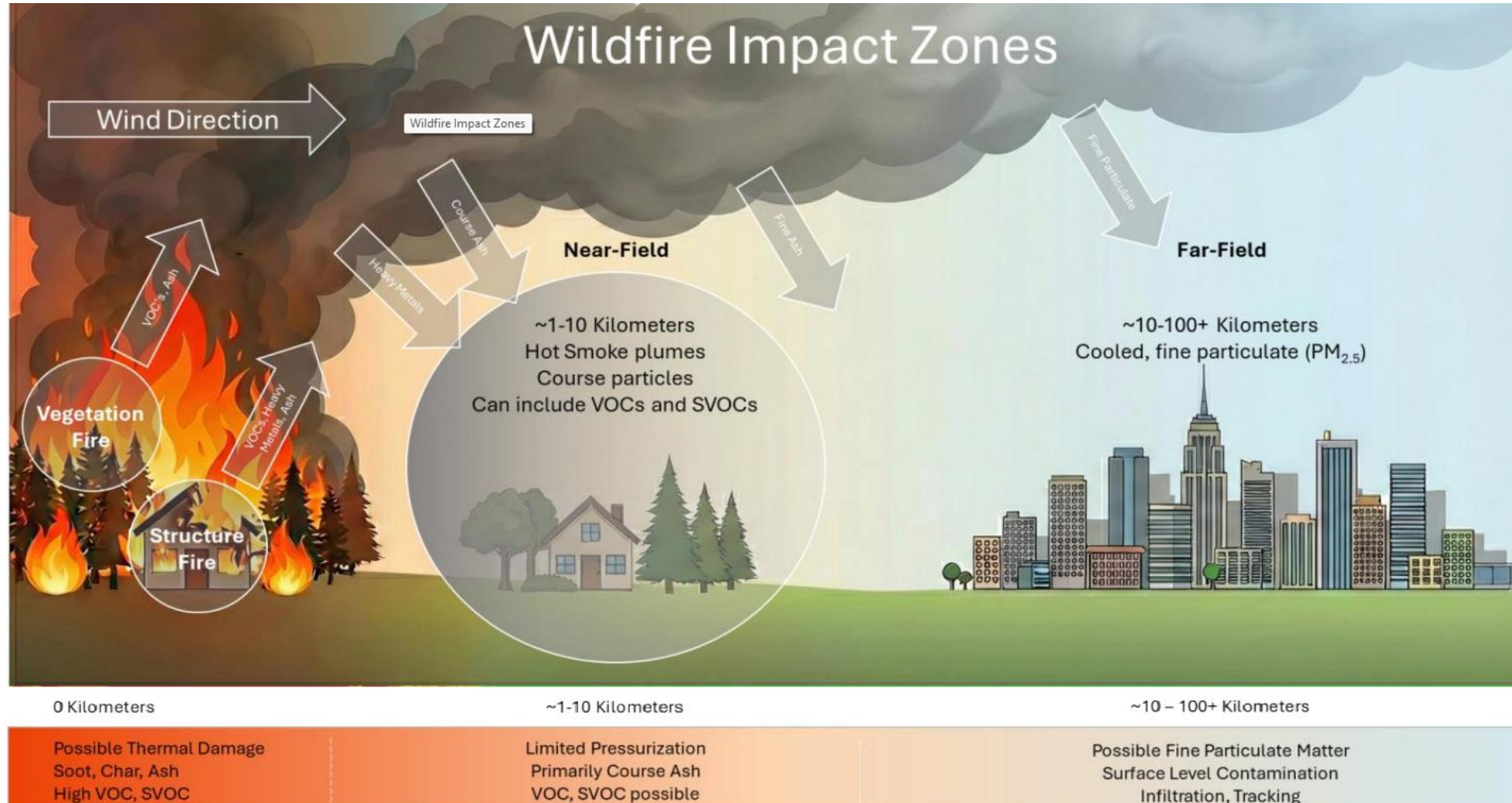


Exterior Soils

Eaton - % of Samples with Exceedances

LEAD





Home Interiors

- Decision is needed regarding what is the criteria of post-fire indoor residential cleanups decisions.

- Which COCs require testing?
 - Char, Soot, Ash
 - Asbestos
 - Lead
 - PAHS
 - Other Metals,
 - Other SVOCS
 - Dioxins
 - VOCS
 - PFAS

What to use for
cleanup
standards?



Insurance Coverage Issues and What is Next?

- Coverage Issues:

- Allocation/Priority Of Coverage When Multiple Policies Are Involved
- Competing Other Insurance Language
- Scope of Restoration and Remediation Required

- What's Next?

- Balancing accessibility vs. insurability in high-risk areas
- Product development
- Continued regulation of both insurers and cleanup standards