

The "Global Warming" Claim: Greenhouse Gas Emissions Are a Growing Liability

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Scientists have been warning us about the devastating impact global warming could have if human-made greenhouse gas emissions are not reduced, and many believe that these impacts are being felt now. Because of this sense of urgency to reverse global warming, pressure has been mounting on the three branches of government at state and national levels to take action to minimize greenhouse gas emissions. As a result, corporations that emit greenhouse gases, ranging from energy companies to toymakers, are becoming increasingly exposed to regulatory orders and lawsuits for which they will tender claims to their insurers. Enter an era of "global warming" insurance claims.

In this article, we'll focus on the global warming phenomenon, how it will trigger insurance claims, and whether such claims are excluded under a typical "absolute pollution exclusion" found in commercial general liability (CGL) policies.