

RT’s Environmental & Construction Professional (RT ECP) Practice studied its book of insureds who purchase Contractor’s Pollution Liability (CPL) insurance and, specifically, the distribution of the environmental claims and causes they have experienced over the past two years – 2020 and 2021. Figure 1 below shows percentages of claims by project type with the leading cause shown for each classification. Figure 2 shows the percentages of claims by the cause of the claim.

CONTRACTOR’S POLLUTION LIABILITY CLAIMS BY PROJECT TYPE

	PERCENTAGE OF OVERALL CLAIMS	LEADING CAUSE WITHIN EACH PROJECT TYPE
Commercial Office	8	Disturbance of Existing Structures
Education	8	Compromised Indoor Air Quality
Government Building	3	Chemical, Product, Waste Spills/Leaks
Habitational	34	Compromised Indoor Air Quality
Healthcare	5	Compromised Indoor Air Quality
Heavy Highway	8	Contaminated Stormwater Runoff
Hospitality	3	Compromised Indoor Air Quality
Manufacturing	5	Chemical, Product, Waste Spills/Leaks
Mixed Commercial/Habitational	5	Chemical, Product, Waste Spills/Leaks
Refineries	5	Aboveground/Underground Storage Tanks/Leaks on Site
Religious	8	Compromised Indoor Air Quality
Retail	3	Disturbance of Existing Structures
Water Distribution	5	Disturbance of Existing Structures

Figure 1

CONTRACTOR’S POLLUTION LIABILITY CLAIMS BY CAUSE

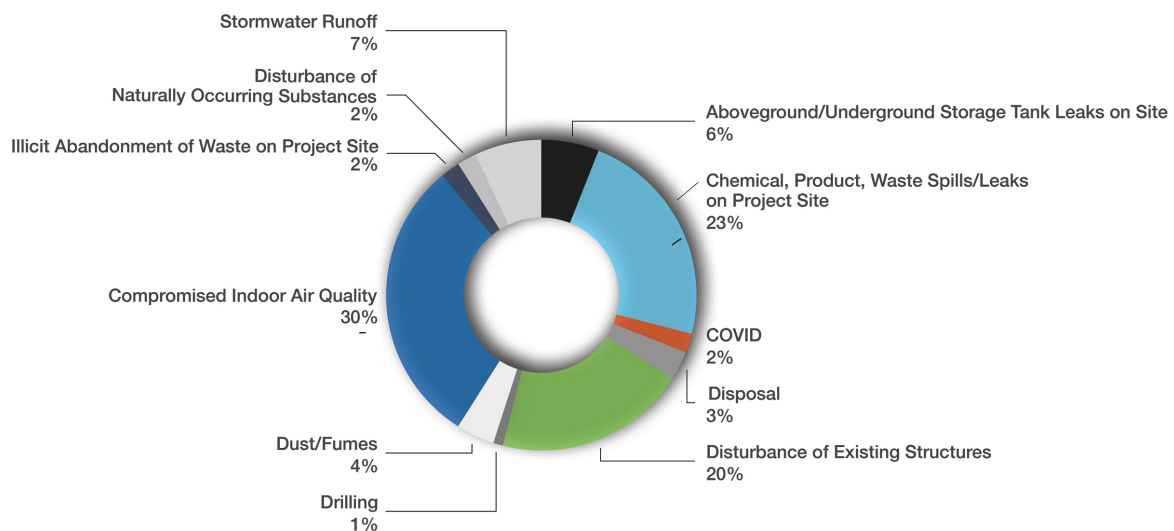


Figure 2