



INTERNATIONAL
UNDERWRITING ASSOCIATION

Environmental Liability Conference 2025

11th November
Environmental Underwriting Committee (EUC)

- 12.00pm **Registration with Buffet Lunch**
- 1.00pm **Event Welcome**
Olivia Hogan, Environmental Liability, Markel and EUC Chair & Tom Hughes, Director of Underwriting, IUA
- 1.10pm **Keynote Introduction**
Claire McDonald, Scor and IUA Chair
- 1.20pm **Environmental Catastrophes: Insights into Claims and Loss Management**
This session brings together specialist insurers and adjusters to share real-world insights into the complexities of major environmental loss events and the influence of emerging risks on loss management approaches.
Olivia Hogan, Markel and EUC Chair (Panel chair)
David Waller, Sedgwick
Laura Onorati, Scor
- 2.00pm **Effective and Efficient Land Contamination Management**
Using two land contamination case studies, this session will explain how different corrective strategies can be optimised to ensure claims costs are effectively managed and projects closed in the most-timely manner.
Andrew Morgan, Geosyntec
- 2.20pm **Remediating Fast and Slow: How Timing Shapes Cost and Strategy**
This presentation explores the economic trade-offs between rapid and prolonged remediation through two contrasting case studies.
Jack Shore, Regenesys
- 2:40pm **Comfort Break**
- 2:55pm **Tailings and EIL Risks: an introduction**
A high-level review of what tailings are, how they are stored, good practice and potential EIL risks.
Naomi Hodgkinson-Lee, Zurich
- 3.25pm **The Changing Nature of Weather Events & Evolving Climate Liability**
Chloe Brimicombe, Royal Meteorological Society - Is the weather unprecedented? How does climate change influence weather impacts? How has extreme weather impacted the UK and which future trends must we monitor?
Aidan Thomson, Weightmans - Making heavy weather of it: A look at how our weather is changing, what the consequences are, and how the change might one day result in liability.
- 4.00pm **The Broking Perspective: An Evolving Environmental Liability Market**
Richard Spink, Aspen and EUC Deputy Chair (Panel chair)
Rob Tickner, Marsh
Duncan Spencer, Edia
- 4.30pm **Event Conclusion and Networking Reception**

2025 Speakers

Olivia Hogan is a seasoned insurance professional with 13 years' experience in the London Market, specialising in strategic underwriting. Olivia joined Markel in September 2024 where she holds the position of Senior Underwriter, Environmental Liability. She is responsible for the development of Markel International's Environmental Liability Product and underwriting a diverse portfolio of business. Olivia previously held roles at various notable companies, most recently leading the UK Environmental underwriting team at AIG. She holds Chartered Manager (CMgr) designation & is an avid user of British Sign Language.

David Waller is a law graduate who has worked as a Loss Adjuster for over 41 years. For the last 20 plus years, he has worked almost exclusively in the field of environmental liability claims adjusting, handling major loss events for a variety of insurers and self-insured large corporates in the UK, in Europe and around the globe. His current portfolio of cases include several major losses in Canada, Australia, the Maldives, Turkey, Norway as well as the UK and Ireland.

Laura Onorati joined SCOR in February 2023 as the Product Lead for claims in EMEA for both General Liability and Environmental Impairment Liability claims. Laura has over 10 years' experience working in the insurance industry and specialises in complex General Liability and Environmental Impairment Liability claims. Prior to joining SCOR Laura worked at AXA XL where she was responsible for environmental liability and complex General Liability Claims. Laura has degrees in both Chemistry (BSc) and Law (LLB).

Andrew Morgan is a Chartered Geologist and Principal consultant in Geosyntec Consultants. Andrew has over the last 25 years focussed upon remediation design, verification and validation. These projects have been successfully completed in the UK, Europe, US, Brazil and Greenland. Andrew has undertaken many of these remediation project on behalf of the legal and insurance markets and is the current Project Director on 2 of the UK's high focus PFAS sites.

Jack Shore is the Regional Manager for Europe at Regenesys Europe, where he leads a team delivering technical support and remediation design to consultancies, contractors, and blue-chip clients. With over a decade of experience in the remediation industry, Jack has developed over 1000 in situ treatment strategies and managed complex multi-stakeholder projects. He recently led the first five applications of colloidal-activated carbon to stabilise a PFAS plume in the EU and the UK.

Naomi Hodgkinson-Lee is a chartered engineer with over 20 years' experience in the mining industry specialising in mining and tailings geotechnics. She has designed, built, audited and reviewed tailings projects across the globe for precious metals, base metals and industrial minerals. She has worked with most forms of tailings from slurry to dry stack and heap leach operations. Since 2022 she has been a Senior Risk Engineer with Zurich Resilience Solutions (ZRS) reviewing tailings and mining projects for Property, Casualty and Environmental Liability.

Dr Chloe Brimicombe is a climate scientist who works at the Royal Meteorological Society. She has worked on the societal impacts of climate change for 6 years. She has a PhD from the University of Reading in partnership with the European Centre for Medium Range Weather Forecasts on the development of global heatwave early warning systems. She has consulted into UN agencies on advising them on heat impacts.

Aidan Thomson is partner at Weightmans and an environmental law specialist. He has been working on pollution matters for the insurance sector for over twenty years. Aidan also advises on ESG in the insurance sector, which very much encompasses the issue of climate change liability.

Richard Spink is the Head of International Environmental Liability at Aspen. Richard has 25 years' experience in the London market underwriting environmental and multinational casualty risks; he is ACII qualified and has gained the ISO9001 external auditor accreditation. Richard has presented and published articles on a variety of topics including ESG exposures, casualty underwriting and longtail insurance pricing.

Robert Tickner is a specialist environmental risks broker with over 20 years' experience in insurance and three environmental science degrees. He currently works across all of Marsh's business sector teams, advising on and placing all types of EIL policies for single sites, multinational programmes and M&A transactions.

Duncan Spencer is a Civil Engineer with a background in contaminated land investigation and remediation. He joined the insurance market almost 25 years ago as an underwriter, setting up EDIA – a specialist environmental insurance broker – in 2011. EDIA was created in response to the lack of knowledge in the broking market and remains unique outside of North America.

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