

# 2025 Updated Primer on PFAS/Forever Chemical Claims and Insurance Coverage Issues

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Dec 17, 2025

Hinshaw attorneys Scott Seaman, a Chicago-based partner and Co-Chair of the firm's Global Insurance Services Practice Group, and Chicago-based associate Gar Lauerman have written a new Mealey's Commentary titled ["2025 Updated Primer on PFAS/Forever Chemical Claims Regulation, Litigation, and Insurance Coverage Issues."](#) The Commentary was first published in *Mealey's Emerging Toxic Torts*, Vol. 34, #18.

Per and polyfluoroalkyl substances ("PFAS") represent major exposures to insurers and their policyholders. Thousands of lawsuits are pending nationwide, and numerous large settlements have already been reached. Insurers are facing claims, tenders, and coverage actions from policyholders seeking defense and indemnity for PFAS-related claims.

The plaintiffs' bar is focused on PFAS and views these so-called "forever chemicals" as a fertile source of lawsuits and large recoveries. Although late to the game, federal and state regulators are now locked and loaded on regulating these substances in significant ways.

Whether or not PFAS-related liabilities present losses to the insurance industry that will rival asbestos-related liabilities remains to be seen. Nonetheless, insurers are preparing for numerous claims and large losses. This Commentary provides some background on PFAS exposures, highlights recent regulatory developments, explores PFAS-related litigation, and discusses key coverage issues that may be presented in PFAS-related coverage litigation.

## Commentary topics covered include:

1. Introduction to PFAS
2. PFAS and Their Wide-spread Use
3. Government Regulation of PFAS
4. The PFAS Litigation Landscape
5. PFAS Coverage Issues

## 6. Will PFAS Prove to be the Next Asbestos?

[Read the full Mealey's report \(PDF\)](#)

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