GREAT AMERICAN INSURANCE GROUP | Environmental

45 Years of Environmental Leadership

For more than four decades, Great American Environmental's Mark Vuono has helped shape the environmental insurance landscape from its earliest stages to where it stands today. Through collected perspectives, milestones, and industry context, his story unfolds alongside the broader evolution of the field.



1981	NOW
Mark began his career in environmental field operations, **directly contributing to RCRA-aligned procedures and later CERCLA**, two of the first major environmental laws.	There's more **mature and comprehensive national legislation** addressing complex risks, built on decades of technical and regulatory changes.
Pollution risks were inconsistently handled under general liability policies. **Mark was the second pollution liability policy underwriter ever**, helping to define how these risks could be evaluated and insured.	There is a **robust specialty market** with PLL, CPL and other tailored solutions. At Great American Environmental, Mark has contributed to the creation of more than 20 products for a diverse market.
Coverage gaps were widespread and **product development was essentially non-existent**. Mark directly developed the first generation of environmental insurance products.	Coverage now spans **complex liabilities across industries from aviation to real estate**. Product development is structured and driven by data and feedback from insureds.
Market structure was under-developed. Mark and other early underwriters **built the market from scratch** at a time when there were no training programs or established frameworks.	Environmental insurance is now a **mature, multibillion-dollar global industry** and a core component of risk management across sectors.
Coverage solutions were broad and undefined. **Mark pioneered structured solutions like closure/post-closure coverage**, addressing long-term obligations for hazardous waste facilities.	There are now **highly specialized, targeted coverages addressing specific risks** with accuracy and sustainability.
Organizations consisted of **small, experimental units**.	**Mark leads one of the longest-standing environmental teams in the industry**, recognized for underwriting consistency, technical strength and quality.

Timeline of Achievements

1980

Mark Vuono begins his environmental career as an environmental specialist, where he helped develop guidelines and procedures as required by RCRA.

1981

Mark joins a budding pollution legal liability program as the second pollution underwriter ever. There, he spearheads the entire line of pollution products available at the time.

1987

Mark joins another insurance company as its executive vice president and COO. While there, he develops and manages the pollution underwriting program.

2003

Mark transitions to an established pollution-liability program at another insurance carrier, where he is responsible for all pollution lines of business.

2008

Mark joins Great American Insurance Group, helping to form the new environmental division. This division is now recognized as one of the longest-standing environmental divisions in the market.

2016

Mark is appointed president of the Environmental Division.

2026

Mark celebrates 45 years in the industry. Along the way, he shaped product development, industry guidelines and best practices for businesses across the country.

Learn more about Great American's longevity in the industry.

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