
By Joseph M. Junfola, CPCU

This is a fascinating read for a few reasons. Heavily footnoted, it suggests thorough and pain-staking research into one of the most contaminated Superfund sites in U.S. history that spawned extensive and costly litigation, including insurance coverage litigation.

Foremost among the reasons for me is my direct involvement as a claim professional. My former employer, Admiral Insurance Company, insured Montrose Chemical Corporation, the prolific manufacturer of the deadly pesticide, DDT, and I handled the account. Of the 150+ contributors of toxic wastes to the Stringfellow site, Montrose was the largest at an allocated share of 19%.

I was, of course, familiar with the facts specific to the claim but Craig effectively provided more context by supplying some peripheral details such as California and U.S. politics surrounding state and federal laws, and other interesting information.

I found his dedication particularly revealing, “This book is dedicated to the hapless James “Jimmy” Stringfellow, Jr. While the State of California never issued a formal apology to Stringfellow or his family perhaps this book will help clear the Stringfellow name.”

He is not so kind to the State of California. Its ultimate culpability juxtaposed against James Stringfellow’s lack of it is stunning. And the irony is palpable given that the State, along with the U.S, were the plaintiffs in U.S. v. Stringfellow.

Craig disappoints a little in his criticism of the insurance industry in the chapter entitled The Insurance Battle. He starts off the paragraph with, “Insurance companies are notorious for exploiting the ignorance of insured parties” and ends with, “As a result, the standard operating procedure is often to do everything possible to deny claims”.

Aside from being tiresome and stereotypical, it is false. But if you can get past the bias, I think you’ll find this book very interesting, especially those who had direct involvement on a professional level. I’m willing to bet that there are a lot out there.