



MICHAEL L. YOUNG

Partner

One Metropolitan Square
211 North Broadway, Suite 2700
St. Louis, MO 63102
314-480-4152
myoung@heplerbroom.com

Published Legal Writing

External Publications

"Discussing Coverage Issues with Outside Counsel – Before an Opinion is Drafted," *Insights* (Winter, 2019). (Co-author)

"Rescission in Missouri," *DRI Compendium* (2018).

"The Concurrent Proximate Cause Test for Coverage in Illinois: A Look at *Allstate Indemnity Company v. Contreras*," *IDC Quarterly*, Vol. 28, No. 4 (2018). (Co-author)

"The Little Known Story Behind *Maryland Casualty v. Peppers*," *Coverage Opinions*, Vol 7, Issue 3 (April 11, 2018).

"Should I Stay or Should I Go? Staying Coverage Litigation Pending Resolution of the Underlying Lawsuit," *IDC Quarterly*, Vol. 28 No. 1 (2018). (Co-author)

"What to Do When Rules of Grammar Are Unclear, and Other Thoughts on Split Infinitives," *Writers' Corner, For the Defense* (June 2018). (Co-author)

"The Expansion of Discovery in Insurance Law Cases After *Zagorski v. Allstate*," *IDC Quarterly*, Volume 27, Number 1 (2017)

IDC Survey of Law of 2015-16. (Contributor)

"First District Rejects the Use of Extrinsic Evidence for Purposes of the Duty to Defend," *IDC Quarterly*, Volume 25, Number 2 (2015).

"Complex Claims, Complex Questions: Illinois's Approach to Liability Claims Involving Multiple Claimants and Multiple Insureds," *IDC Quarterly*, Volume 24, Number 1 (2014).

"Does This Insurance Policy Provision Provide Coverage? It All Depends on How You Look at It," *MODL Q. Rep.* (Vol. 18) (2014).

"Exclusion of the Occurrence? Examining Illinois' Courts' Interpretation of 'Coverage' in Construction Defect Cases," *IDC Quarterly*, Vol 23. No. 4 (2013) (co-author).

"In the Wrong Place at the Wrong Time: Defense Counsel as Ethically Challenged or Merely in a Position Where Appearance of Impropriety Exists When Insurer and Insured have Conflicts of Interest?" *IDC Quarterly*, Volume 27, Number 2 (2012).

"Effectively Obtaining Additional Insured Status in Illinois," *The Illinois Manufacturer* (Fall 2011).

(continued on page 2)

Published Legal Writing (Continued)

HeplerBroom Blog Posts

"When Independent Insurance Producers are Not-So-Independent: Illinois Appellate Court Rejects Insurer Request for Policy Rescission Due to Producer Conduct," February 27, 2018.

"Read Your Insurance Policy Carefully: Insured Bound to Terms of Policy Despite Alleged Representations by Insurer's Agent," February 6, 2018.

"Missouri Appellate Court Finds Ambiguity in Anti-Stacking Provision, Allows Stacking of Limits of Liability in Four Separate Auto Liability Policies," February 1, 2018.

"Illinois Appellate Court Rejects Request to Re-Write Insurer's Additional Insured Coverage to Conform with Construction Agreement," January 30, 2018.

"Missouri Courts' Application of the Pollution Exclusion: A Contrast of Two Very Different Approaches to Insurance Policy Interpretation," November 14, 2017.

"New Missouri Statutes May Substantially Impact How Insurance Carriers Approach Liability Claims," July 6, 2017.

"Illinois Insurance Law: Discovery of an Insurance Company's Handling of Prior, Unrelated Claims," April 5, 2017.

"Mammas, Don't Let Your Babies Grow Up to be Cubs Fans"— And Other Thoughts on Fraudulent Insurance Claims," April 2, 2015.

"It's Better to Insult Corn than a Dentist—Eighth Circuit Holds that Libel Suit Not Covered by Personal Injury Insurance Policy," March 25, 2015.

"The Missouri Supreme Court Rejects the Buy-One-Get-One-Free Approach to Auto Liability Insurance," March 10, 2015.

"Don't Have Excess or Umbrella Coverage? Be Careful, Your Negative Online Review May Leave You Howling at the Moon!" March 2, 2015.

"The Fifth Circuit Holds that a Corporation is Not a Person—At Least for Purposes of Insurance Coverage," February 23, 2015.

"The 'That's For Me To Know and You to Find Out' Approach to Reservation of Rights Letters Rejected in Missouri," September 17, 2014.

"Do the 'Best Fans in Baseball' Disparage Other Fans by Implication?" June 3, 2014.

"Beep, Beep! Are There 'Insurance Gaps' for Passengers and Drivers of Uber and Lyft?" May 6, 2014.

"Get in that Chicken Suit! The Role of Facts Outside the Court Record in Appellate Review," April 10, 2014.

"Are Data Breach Claims Covered by a Commercial General Liability Policy?" April 1, 2014.

"Missouri Legislature Nixes Gov. Nixon Veto on Tort Reform Measures," September 20, 2013.