



## MICHAEL L. YOUNG

### Partner

One Metropolitan Square  
211 North Broadway, Suite 2700  
St. Louis, MO 63102  
314-480-4152  
[myoung@heplerbroom.com](mailto:myoung@heplerbroom.com)

### AREAS OF PRACTICE

- Appellate
- Bad Faith
- Insurance Coverage

### EDUCATION

- Saint Louis University School of Law, J.D., *summa cum laude*, 2002
- Washington University-St. Louis, Bachelor of Arts in History, *summa cum laude*, 1999

### ADMISSIONS

- Missouri
- Illinois
- U.S. Courts of Appeals for the
  - 7th Circuit
  - 8th Circuit
- U.S. District Courts for the
  - Eastern District of Missouri
  - Western District of Missouri
  - Southern District of Illinois
  - Central District of Illinois

### PRACTICE DESCRIPTION

Michael L. Young is a litigation attorney with a primary emphasis in the practice of insurance coverage and bad faith. He represents both insureds and insurers in complex insurance coverage matters at all stages of the claims process. Mr. Young also has advised insurers in drafting policy language and developing claims best practices. He has represented clients in Missouri and Illinois.

### BAR/PROFESSIONAL ASSOCIATIONS

- Illinois Association of Defense Trial Counsel
  - Chair, Insurance Law Committee (2018-2019)
  - Vice-Chair, Insurance Law Committee (2015-2018)
- Certified Litigation Management Professional
- Claims and Litigation Management Alliance
  - Insurance Coverage Committee
  - Extra-Contractual Committee
- Missouri Organization of Defense Lawyers
  - Legislative Committee
- The Missouri Bar

### AWARDS, HONORS & DISTINCTIONS

- Best Lawyers in America (2018-2021)
- Missouri & Kansas Super Lawyers
  - Rising Star (2014-2016)
- Featured in A.M. Best's *Member Spotlight* June 2014)

### LAW SCHOOL HONORS/INVOLVEMENT

- Excellence Award for
  - Commercial Transactions
  - Business Associations
  - Health Care Provider Liability
  - Legal Profession
  - Civil Procedure II

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**MICHAEL L.  
YOUNG**  
Partner

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**LAW SCHOOL HONORS/INVOLVEMENT (continued)**


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- Order of the Woolsack
- *Saint Louis University Law Journal* (2000-2001)
  - Staff member
  - Case Note selected Best Student Work in Volume 45
- Valedictorian

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**PUBLISHED LEGAL WRITING**


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***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)

***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.

*For complete list of **Published Legal Writing**, see attached.*

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**LEGAL LECTURES & PRESENTATIONS**


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- "When Frenemies Unite: Working with Independent Defense Counsel to Ensure Good Faith Claims Handling," 2020 Claims and Litigation Management Alliance Focus Seminar: Extra-Contractual, Insurance Coverage, Claims & Litigation (2020.) (Co-presenter)
- "Insurance Claims for COVID Business Losses: Perspective from the Insured and Insurer," United States Arbitration & Mediation webinar (2020). (Co-presenter)
- "Marketing and Business Development - Traditional Versus Non-Traditional Methods ("Old School vs. New School") – Whatever Fits Your Style!" Illinois Association of Defense Trial Counsel Webinar (2020). (Co-presenter)
- "No Reason to Get Excited: Considerations for Preparing for and Responding to Policy-Limits Settlement Demands in Liability Claims or Suits," Claims and Litigation Management's Annual Focus Conference (2020)
- "Non-COVID Claims in a COVID World," Christian & Small Webinar (June 22, 2020). (Co-presenter)

*For a complete list of **Legal Lectures & Presentations**, see attached.*



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## Published Legal Writing

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"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. (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).

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## 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.



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### Legal Lectures & Presentations

"When Frenemies Unite: Working with Independent Defense Counsel to Ensure Good Faith Claims Handling," 2020 Claims and Litigation Management Alliance Focus Seminar: Extra-Contractual, Insurance Coverage, Claims & Litigation (2020.) (Co-presenter)

"Insurance Claims for COVID Business Losses: Perspective from the Insured and Insurer," United States Arbitration & Mediation webinar (2020). (Co-presenter)

"Marketing and Business Development - Traditional Versus Non-Traditional Methods ("Old School vs. New School") – Whatever Fits Your Style!" Illinois Association of Defense Trial Counsel Webinar (2020). (Co-presenter)

"No Reason to Get Excited: Considerations for Preparing for and Responding to Policy-Limits Settlement Demands in Liability Claims or Suits," Claims and Litigation Management's Annual Focus Conference (2020)

"Non-COVID Claims in a COVID World," Christian & Small Webinar (June 22, 2020). (Co-presenter)

"Hot Topics in Missouri Insurance Coverage and Bad Faith Law," Alaris CLE Webinar (2020)

"Bad Faith Claims," National Association of Mutual Insurance Companies Webinar (2020)

"Good Faith vs. Bad Faith Claims Handling & Fraud Investigations from a 1st- & 3rd-Party Perspective," St. Louis Chapter of International Association of Special Investigation Units Seminar (St. Louis MO, 2019).

"Mixing and Mingling: Risky or Reasonable for Claims & Coverage Communications to Reside in One File?" Claims and Litigation Management Alliance Annual Conference (Orlando FL, 2019).

"Insurance Coverage Issues with Employment Practices Policies," Independent Insurance Agents of Illinois Convention (Springfield IL, 2018).

"Avoiding and Defending Bad Faith—Best Claims and Litigation Strategies," Claims & Litigation Management Alliance Continuing Education (Omaha NE, 2018).

"Considerations for Mediating Liability Claims with Insurance Coverage Issues," Claims and Litigation Management Alliance (New York NY, 2018).

"Evaluating Additional Insured Coverage and Contractual Indemnity Issues," Claims & Litigation Management Alliance Continuing Education (Overland Park KS, 2018).

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### Legal Lectures & Presentations (Continued)

- "Bad Faith, UIM and UM Issues," United States Arbitration & Mediation Advanced Mediator Training (St. Louis MO, 2018).
- "New Missouri Insurance Statutes and Their Effect on Liability Coverage and Bad Faith Claims," St. Louis Chapter, Chartered Property Casualty Underwriters (St. Louis MO, 2018).
- "Overview of Cyber Liability," Iowa Farm Bureau Special Investigations Unit (Des Moines IA, 2018).
- "Insurance Issues in the 5<sup>th</sup> District," United States Arbitration & Mediation Best Practices Seminar (Collinsville IL, 2018).
- "Responding to Claims and Preserving Coverage Defenses," Illinois Institute for Continuing Legal Education (Springfield IL 2018).
- "The Impact of Missouri's Reformed 537.065 statute," Claims and Litigation Management Alliance (St. Louis MO, 2018).
- "Do You Believe in Life After RSMo 537.065 Reform?" Springfield Claims Association (Springfield MO, 2017).
- "Insurance Coverage Issues with Employment Practices Policies," Chicagoland Chapters of CPCU and HeplerBroom Joint Insurance Coverage and Fraud Seminar (Chicago IL, 2017).
- "Obligations & Options in Managing Insurer-Imposed Billing Guidelines," Illinois Association of Defense Trial Counsel (Chicago IL, 2016).
- "Uninsured/Underinsured Motorist Law," National Business Institute (Collinsville IL, 2016).
- "Hot Topics in Personal Lines Policies," Claims and Management Alliance (St. Louis MO, 2015).
- "When Conflict Is Unavoidable," Illinois Institute for Continuing Education (St. Louis MO, 2015).
- "Litigating Insurance Coverage Claims: From Start to Finish," National Business Institute (St. Louis MO, 2014).
- "Insurance Coverage in Illinois," Missouri Organization of Defense Lawyers/ Illinois Association of Defense Trial Counsel Seminar (St. Louis MO, 2012).
- "Insurance Law 2012: Current Case Law, Market Trends and Legal Updates," National Business Institute (St. Louis MO, 2012).
- "Insurance Coverage Litigation 2012: Knowledgeably Defend Your Client's Position When Litigating Insurance Claims," National Business Institute (Fairview Heights IL, 2012).
- "Insurance Law 2011: Current Case Law, Market Trends and Legal Updates," National Business Institute (Clayton MO, 2011).
- "Insurance Law 2010: Current Issues in Duty to Defend, Duty to Indemnify," National Business Institute (St. Louis MO, 2010).

### **Legal Lectures & Presentations (Continued)**

"Insurance Law 2010: Interpreting Coverage Contract Language in the First-Party Context," National Business Institute (St. Louis MO, 2010).

"Evaluating Additional Insured and Coverage Contractual Indemnity Issues," Council on Litigation Management (Richmond VA, 2010).

"Insurance 101: Common Bases for Claims Denial," National Business Institute (Teleconference, 2010).

"Construction Defect Claims," National Business Institute (Fairview Heights IL, 2007).