



## Insurance Coverage Law

The claims facing insurance companies are as varied as the risks they insure. Our Insurance Coverage Group—which consists of attorneys licensed in Illinois, Indiana, and Missouri—is experienced in assisting insurers against these claims throughout the claims process. Even before a claim arises, we keep insurers updated with new developments in state law and help them adapt their policy language to reflect those developments. We provide guidance in handling claims, evaluating the insurer's options, and assisting in responding to tenders, demands, and coverage arguments. When practical, we work with the insurer to reach a favorable settlement without the need for litigation. If litigation becomes necessary, we vigorously represent the insurer in federal and state trial and appellate courts. We also defend insurers against allegations of bad faith in both first- and third-party claims.

### First-Party Coverage

Our Insurance Coverage Group defends insurance companies in disputes with their insureds. We evaluate coverage and determine the insurer's rights and obligations in response to a claim asserted against it by its insured. Our team actively defends insurance companies against uncovered claims from the time a claim is made through the course of litigation and trial, including claims involving:

- bad faith
- business interruption losses
- complex commercial and personal lines property coverage
- fire and explosion cases
- hail damage and collapse
- uninsured and underinsured motorist coverage

### Third-Party Coverage

Throughout the claims process, our team provides prompt and thorough evaluations of an insurance company's rights and obligations in response to claims against its insureds. We work with the insurers to adopt practical and effective strategies when responding to and litigating third-party coverage claims, including:

- analyzing an insurer's duties to defend or indemnify its insured and assisting it in properly reserving its rights or effectively declining coverage
- evaluating settlement and policy-limit demands and protecting the insured and the insurer in responding to them

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- recommending when to file declaratory judgment actions and litigating coverage issues on behalf of insurers
- protecting insurers against allegations of bad faith concerning claims handling, coverage decisions, and settlement demands

## Insurance Fraud

Our Insurance Coverage Practice Group is well versed in the constantly evolving area of insurance fraud, including fraud in individual claims as well as those perpetrated as an organized enterprise by multiple players. In addition to defending insurance companies against fraud, we train claims departments and insurance organizations across the country on how to identify and defeat insurance fraud in all its forms. When a claim involving insurance fraud arises, our Insurance Coverage attorneys:

- represent the largest insurers in multiple jurisdictions in the investigation and defense of all manner of insurance fraud, including staged and caused losses, organized activity, and medical fraud
- defend national insurers and their insureds against all forms of property insurance fraud cases (e.g., arsons, staged burglaries, suspect vehicle thefts) at the claims stage as well as in litigation through trial
- maintain an active, multi-jurisdiction trial practice involving cases in which claimants and medical providers have committed fraud
- obtain civil recoveries against perpetrators of fraud on behalf of our insurer clients and their insureds

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