



Insurance Services

We ask. We listen. We appreciate what success means to our clients, every time.

The insurance industry seeks the advice and counsel of the HeplerBroom Insurance Services Group because our experience and knowledge leave us uniquely equipped to prepare and implement creative solutions to coverage and defense claims. Our insurance partners possess experience in in-house claims and management roles with insurers, allowing us a unique ability to understand the issues, strategies, and goals to resolve each claim.

We keep our insurers updated with new developments in applicable 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.

We also possess a strong statewide practice defending captive and independent insurance producers against errors and omissions claims. For more than a decade our experience and activity in this arena has favorably guided the common law for insurance producers, limiting their potential legal duties and exposure for uncovered claims.

Case Results

JULY 15, 2022

DuChateau and Johnson Secure Judgment in High-Stakes COVID-19 Insurance Coverage Case

JULY 16, 2019

Insurance Attorneys Receive Defense Verdict for Client in Ohio

PRACTICE CONTACTS

M. Brendhan Flynn

Amy E. Johnson

Irene J. Marusic

Eric W. Moch

PROFESSIONALS

Justin L. Assouad

Shivani Bahl

Justin K. Curtis

James P. DuChateau

Robert E. Elworth

Joseph A. Fay

Meg L. Fowler

Andrew E. Gilkerson

Kathleen S. Hamilton

John C. Hanson

Sarah B. Jansen

Adam S. McGonigle

Gary A. Meadows

Isaac R. Melton

Amanda M. Mueller

Michael P. Murphy

Elizabeth E. Rathert

Emily D. Roman

Matthew T. Suddarth

Andrew B. Symns

Bharat Varadachari

RELATED PRACTICES

First-Party Coverage

Insurance Fraud Investigation

JUNE 7, 2018

Fowler and Zaffiri Obtain Defense Verdict in St. Louis County Trial

Producer Errors & Omissions

Third-Party Coverage

AUGUST 3, 2017

Appellate Court Upholds Statute of Limitations Ruling

APRIL 4, 2017

Hammond and DuChateau Help Create Favorable New Law in a Case of First Impression

MARCH 28, 2017

Moch Argues Case before Illinois Supreme Court

FEBRUARY 1, 2017

HB Attorneys Prevail in Bench Trial in Schuyler County, Illinois

MARCH 30, 2016

Tony Tunney and Robert Elworth Obtained Order Entering JNOV in Agent's Favor

NOVEMBER 16, 2015

Tunney and Elworth Successfully Defended Plaintiff's Appeal

FEBRUARY 26, 2015

Tunney and Elworth Obtain Summary Judgment on Behalf of Insurance Agency Client in Federal Opinion

NOVEMBER 10, 2014

Martin and Elworth Defeat Insurance Company's \$2.7M Contract Action Against Insurance Agency Client

OCTOBER 13, 2014

Rankin, Young, and Jacobi Obtain Summary Judgment

JULY 29, 2014

Varadachari and Wells Secure Defense Verdict

DECEMBER 18, 2013

Farroll and Kuchar Obtain Defense Verdict for Client

SEPTEMBER 27, 2013

Martin, Elworth, and Camp Prevail in Appeal to Illinois's First District Appellate Court

OCTOBER 18, 2012

Fowler Obtains Favorable Verdict for Insurance Client

OCTOBER 13, 2011

Tunney and Elworth Obtain Not Guilty Verdict

FEBRUARY 22, 2011

HeplerBroom Attorney Obtains Summary Judgment for Client

Insights

News

NOVEMBER 3, 2022 | RECOGNITION

HeplerBroom Ranked Nationally as a 2023 "Best Law Firm"

NOVEMBER 4, 2021 | RECOGNITION

HeplerBroom Ranked Nationally as a 2022 "Best Law Firm"

NOVEMBER 2, 2021 | MEDIA MENTION

Duchateau Quoted in Law360

OCTOBER 5, 2021 | FIRM NEWS

HeplerBroom Sponsors International Insurance Fraud Investigators' Conference

AUGUST 19, 2021 | RECOGNITION

Four HeplerBroom Attorneys Named Best Lawyers' 2022 "Lawyers of the Year"

APRIL 20, 2020 | FIRM NEWS

What's the Outlook for Insurance Producers' Liability if Their Clients' COVID-19 Business Interruption Claims are Denied?

Publications

OCTOBER 13, 2022 | PUBLICATION

Moch Explores the Perils of "Playing Dead for Money"

MAY 24, 2022 | PUBLICATION

Moch Explores Organized Prescription Medication Fraud in Quarterly Insurance Law Update Column

DECEMBER 21, 2021 | PUBLICATION

Moch Discusses Organized Insurance Fraud in Slip-and-Fall Claims

NOVEMBER 12, 2021 | PUBLICATION

Duchateau Publishes Article on Replacement Cost Coverage and Aesthetic Mismatches

OCTOBER 26, 2021 | PUBLICATION

Moch Discusses Extracting Recoveries from Organized Insurance Fraud Perpetrators

OCTOBER 19, 2021 | PUBLICATION

Reda and McGonigle Publish Article on Data Downloads for Vehicles Involved in Accidents

JUNE 29, 2021 | PUBLICATION

Moch Discusses Bribes for Unnecessary Durable Medical Equipment Prescriptions

MAY 18, 2021 | PUBLICATION

Curtis Publishes Article on Covid-19 Business Interruption Litigation in Indiana

APRIL 13, 2021 | PUBLICATION

Moch Becomes Regular Columnist For International Journal

DECEMBER 22, 2020 | PUBLICATION

Curtis Publishes Article in Indiana Attorney Journal

OCTOBER 30, 2019 | PUBLICATION

Varadachari Co-Authors Article for Claims and Litigation Management Journal

OCTOBER 8, 2019 | PUBLICATION

Moch Authors Article On Exaggerated Injuries For International Insurance Magazine

JANUARY 17, 2017 | PUBLICATION

Insurance Investigators Journal Features Five HeplerBroom Attorneys

Events

MARCH 28, 2023 | SPEAKING ENGAGEMENT

Varadachari and Burkett to Discuss Insurance Issues at National Conference

DECEMBER 1, 2022 | SPEAKING ENGAGEMENT

Varadachari to Discuss Voir Dire at Claims and Litigation Management Professionals Meeting

AUGUST 3, 2022 | SPEAKING ENGAGEMENT

Varadachari Discusses Litigation on Rotator Cuff Injuries

MAY 25, 2022 | SPEAKING ENGAGEMENT

Johnson and Collins to Talk about Legalities of Business Formation

MAY 6, 2022 | SPEAKING ENGAGEMENT

Johnson to Speak to Insurance and Risk Consultants about Claims Files

APRIL 21, 2022 | SPEAKING ENGAGEMENT

Duchateau Speaks to Business Owners About Cyber Liability and Other Insurance Issues

MARCH 24, 2022 | SPEAKING ENGAGEMENT

Varadachari and Young to Speak at National Insurance Claims and Litigation Conference

FEBRUARY 23, 2022 | SPEAKING ENGAGEMENT

Varadachari to Lead a Table at Insurance "Speed-Dating" Conference

FEBRUARY 10, 2022 | SPEAKING ENGAGEMENT

Hay and Varadachari to Headline ADTA Webinar on Business Development Post COVID

DECEMBER 9, 2021 | SPEAKING ENGAGEMENT

Moch Speaks to State Special Investigation Unit Chapter

NOVEMBER 2, 2021 | SPEAKING ENGAGEMENT

Varadachari Discusses Transportation Verdicts

AUGUST 26, 2021 | SPEAKING ENGAGEMENT

Bozarth and Varadachari Spoke at Defense Trial Attorneys National Conference

AUGUST 17, 2021 | SPEAKING ENGAGEMENT

Varadachari Spoke at CLM National Conference

JULY 22, 2021 | SPEAKING ENGAGEMENT

Johnson Featured Speaker at DRI Institute

JUNE 16, 2021 | SPEAKING ENGAGEMENT

Moch and Curtis to Discuss Insurance Claims Medical Investigation Ethics

DECEMBER 2, 2020 | SPEAKING ENGAGEMENT

Varadachari Addresses Transportation Carriers and Insurance Claims Professionals

JULY 14, 2020 | SPEAKING ENGAGEMENT

HB Attorneys Present Seminar for American Bar Association

JUNE 11, 2020 | SPEAKING ENGAGEMENT

Moch and Young Present Litigation Webinar

APRIL 7, 2020 | SPEAKING ENGAGEMENT

Insurance Attorneys Take Part In Podcasts

DECEMBER 31, 2019 | SPEAKING ENGAGEMENT

Hammond and Johnson Presented Webinar on Handling Fire Claims

DECEMBER 3, 2019 | SPEAKING ENGAGEMENT

Curtis Speaks at Indiana State Attorney Conference

NOVEMBER 6, 2019 | SPEAKING ENGAGEMENT

Jones and Khan to Speak to Independent Insurance Agents about Buying, Selling, and Perpetuating Insurance Agencies

SEPTEMBER 3, 2019 | EVENT

HeplerBroom Picked to Host International Conference

MAY 15, 2019 | SPEAKING ENGAGEMENT

Hammond and Moch to Speak at International Association of Special Investigation Units Conference

MAY 7, 2019 | SPEAKING ENGAGEMENT

3 HB Attorneys Speak at IDC Synergy Forum

APRIL 16, 2019 | SPEAKING ENGAGEMENT

Johnson Speaks at National Insurance Claims Conference

MARCH 13, 2019 | SPEAKING ENGAGEMENT

Varadachari to Speak at Annual CLM Conference

NOVEMBER 6, 2018 | SPEAKING ENGAGEMENT

Young and Varadachari Speaking to Insurance Professionals

AUGUST 16, 2018 | SPEAKING ENGAGEMENT

Three Insurance Attorneys Featured Speakers at Special Investigations Unit Event

OCTOBER 12, 2017 | SPEAKING ENGAGEMENT

Moch Speaks to Arson Investigators

APRIL 27, 2017 | EVENT

HB Sponsoring Insurance Law and Coverage Seminar in May

APRIL 13, 2017 | SPEAKING ENGAGEMENT

Moch and Melton Speak at Special Investigators Meeting

MARCH 29, 2017 | SPEAKING ENGAGEMENT

Varadachari to Speak at CLM Annual Conference

APRIL 6, 2016 | SPEAKING ENGAGEMENT

Varadachari to Speak at 2016 CLM Annual Conference

JULY 25, 2014 | SPEAKING ENGAGEMENT

Varadachari to Speak at CLM 2014 Annual Conference

JUNE 23, 2014 | SPEAKING ENGAGEMENT

Varadachari to Speak at Claims and Litigation Management Alliance 2014 Transportation Conference

JUNE 13, 2013 | SPEAKING ENGAGEMENT

Varadachari to Speak at CLM conference

JANUARY 9, 2013 | SPEAKING ENGAGEMENT

Varadachari to Speak at 2013 CLM Annual Conference

Blog Posts

OCTOBER 6, 2022 | BLOG

Insurance Providers & BIPA Litigation: Are Insurers Obligated to Defend Their Insureds in BIPA Litigation?

SEPTEMBER 22, 2022 | BLOG

How and When to Present Residency Evidence Can Be Key to Trial Success

AUGUST 30, 2022 | BLOG

Illinois Appellate Court Rules Policy Exclusion Clause Does Not Apply: Insurer Had Duty to Defend and Indemnify

MAY 12, 2022 | BLOG

Prescription Medication Fraud: A New Federal Civil Suit and a Case Study to Highlight Real Dangers

DECEMBER 21, 2021 | BLOG

Missouri Appellate Court Reaffirmed Owned-Vehicle Exclusions in Uninsured Motorist Coverage

SEPTEMBER 7, 2021 | BLOG

Missouri's "No Pay, No Play" Law Provides Severe Consequences for Motorists Without Auto Liability Insurance

[JULY 6, 2021 | BLOG](#)

“Direct Physical Loss” Required to Trigger Coverage for Covid-19 Claims

[MAY 18, 2021 | BLOG](#)

Missouri Legislature Passes Reform to RSMo § 537.065

[MAY 11, 2021 | BLOG](#)

Murder, Intrigue, Wrongful Arrest, Malicious Prosecution, and Insurance Coverage???

[APRIL 1, 2021 | BLOG](#)

What’s in a Name? The Importance of Defining Your Client’s Role in Insurance Procurement Matters

[DECEMBER 15, 2020 | BLOG](#)

Avoiding Bad Faith Liability Claims in Missouri in Cases Involving Multiple Claimants

[NOVEMBER 10, 2020 | BLOG](#)

How will COVID-19-Related Property Foreclosures Affect Property Insurance Claims?

[SEPTEMBER 10, 2020 | BLOG](#)

Coverage Implications When An Insured Fails To Appear For An Examination Under Oath

[JULY 9, 2020 | BLOG](#)

To Save or Not to Save? Protected Health Information and the Changing Landscape of Protective Orders in Illinois

[APRIL 20, 2020 | BLOG](#)

What’s the Outlook for Insurance Producers’ Liability if Their Clients’ COVID-19 Business Interruption Claims are Denied?

[JANUARY 23, 2020 | BLOG](#)

Flaunting Insurance Coverage: Missouri Court Reaffirms, Explains Rule Against Referencing a Party’s Liability Insurance (And the Rare Exception)

[OCTOBER 29, 2019 | BLOG](#)

Right to Intervene Under Missouri Statute Section 537.065 is Not Retroactive to Trials and Contracts Pre-Dating the 2017 Amended Statute - Even if Judgment Was Not Yet Entered

[OCTOBER 22, 2019 | BLOG](#)

Uncovering Fraudulently Incorporated Professional Service Corporations

[SEPTEMBER 3, 2019 | BLOG](#)

Missouri Introduces New Venue Statutes for Lawsuits Against Insurance Companies

[AUGUST 29, 2019 | BLOG](#)

Does an Illinois Insurance Producer Owe a Legal Duty to an Additional Insured on a Policy It Procured? It Certainly Shouldn’t, and Here’s Why

[APRIL 18, 2018 | BLOG](#)

Illinois Supreme Court has Opportunity to Clarify Fiduciary Duties Owed by Insurance Producers to Clients

MARCH 28, 2018 | [BLOG](#)

Illinois Appellate Court Permits Insured to Prove Terms of Missing Policies with Specimen Coverage Forms for the Missing Policy Periods

MARCH 14, 2018 | [BLOG](#)

Self-Serving Pleadings for Additional Insureds

MARCH 6, 2018 | [BLOG](#)

Punitive Damages Demand Alone Likely Insufficient to Trigger Independent Counsel

FEBRUARY 27, 2018 | [BLOG](#)

When Independent Insurance Producers are Not-So-Independent: Illinois Appellate Court Rejects Insurer Request for Policy Rescission Due to Producer Conduct

FEBRUARY 6, 2018 | [BLOG](#)

Read Your Insurance Policy Carefully: Insured Bound to Terms of Policy Despite Alleged Representations by Insurer's Agent

FEBRUARY 1, 2018 | [BLOG](#)

Missouri Appellate Court Finds Ambiguity in Anti-Stacking Provision, Allows Stacking of Limits of Liability in Four Separate Auto Liability Policies

JANUARY 30, 2018 | [BLOG](#)

Illinois Appellate Court Rejects Request to Re-Write Insurer's Additional Insured Coverage to Conform with Construction Agreement

JANUARY 16, 2018 | [BLOG](#)

Be Careful What You Say: Insurer Estopped from Asserting Coverage Defenses Based on Agent's Representations

DECEMBER 21, 2017 | [BLOG](#)

Insurer Seeks Rescission Due to Misrepresentation in an Application for Insurance - Court Rules that an Insurer is Required to not only Ask Questions but also to Investigate Answers

NOVEMBER 14, 2017 | [BLOG](#)

Missouri Courts' Application of the Pollution Exclusion: A Contrast of Two Very Different Approaches to Insurance Policy Interpretation

JULY 6, 2017 | [BLOG](#)

New Missouri Statutes May Substantially Impact How Insurance Carriers Approach Liability Claims

APRIL 5, 2017 | [BLOG](#)

Illinois Insurance Law: Discovery of an Insurance Company's Handling of Prior, Unrelated Claims

APRIL 2, 2015 | [BLOG](#)

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

MARCH 25, 2015 | [BLOG](#)

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

MARCH 10, 2015 | [BLOG](#)

The Missouri Supreme Court Rejects the Buy-One-Get-One-Free Approach to Auto Liability Insurance

MARCH 2, 2015 | [BLOG](#)

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

FEBRUARY 23, 2015 | [BLOG](#)

The Fifth Circuit Holds that a Corporation is Not a Person—At Least for Purposes of Insurance Coverage

FEBRUARY 13, 2015 | [BLOG](#)

Risky Business: The Terrorism Risk Insurance Act

SEPTEMBER 17, 2014 | [BLOG](#)

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

JUNE 10, 2014 | [BLOG](#)

An Irritant is ... Something that Irritates: The Eighth Circuit Weighs In On Scope Of The Pollution Exclusion To Liability Coverage

JUNE 3, 2014 | [BLOG](#)

Do the "Best Fans in Baseball" Disparage Other Fans by Implication?

MAY 6, 2014 | [BLOG](#)

Beep, Beep! Are There "Insurance Gaps" for Passengers and Drivers of Uber and Lyft?

MAY 5, 2014 | [BLOG](#)

Do ISO's New "Access or Disclosure of Confidential or Personal Information and Data-Related Liability" Exclusions Eliminate Insurance Coverage for Cyber Liability and Data Breach Claims?

APRIL 1, 2014 | [BLOG](#)

Are Data Breach Claims Covered by a Commercial General Liability Policy?

FEBRUARY 27, 2014 | [BLOG](#)

Does the Illinois Insurance Code Allow Judicial Review of Arbitrators' Interlocutory Discovery Orders Prior to a Final Adjudication?

SEPTEMBER 20, 2013 | [BLOG](#)

MISSOURI LEGISLATURE NIXES GOV. NIXON VETO ON TORT REFORM MEASURES

FEBRUARY 22, 2013 | [BLOG](#)

Illinois Appellate Court Finds Insured's Consumer Fraud Act Claim Not Preempted by the Illinois Insurance Code