

Overview

It is not always clear who qualifies for defense and indemnity after a loss or who owes the costs of defense in any given lawsuit. For years, the attorneys of HeplerBroom have helped claims professionals decide correctly when to defend, when to tender, and when to seek reimbursement for costs of litigation. 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
- 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

Related Practices

- [Insurance Services](#)