



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

JANUARY 15, 2026

Dmitrieva Ends 2025 on a High Note with Back-to-Back Successes

NOVEMBER 22, 2024

DuChateau and Fay Secure Summary Judgment in High Exposure Insurance Coverage and Bad Faith Case

PRACTICE CONTACTS

M. Brendhan Flynn

Eric W. Moch

PROFESSIONALS

Justin L. Assouad

Mallory R. Barrett

Patrick A. Bousquet

Justin K. Curtis

James P. DuChateau

Joseph A Fay

Meg L. Fowler

Kathleen S. Hamilton

John C. Hanson

Sarah B. Jansen

Anna C. Kister

Kurt M. Koepke

Briana J. Leatherberry

Adam S. McGonigle

Gary A. Meadows

Isaac R. Melton

Brandt T. Miller

Amanda M. Mueller

Michael P. Murphy

Fiona E. Phillips

Andrew B. Symns

Bharat Varadachari

RELATED PRACTICES

First-Party Coverage

Insurance Fraud Investigation

Producer Errors & Omissions

FEBRUARY 8, 2024

Moch, Fay, and Mucci Secure Significantly Reduced Award in Jury Trial in Cook County

MAY 16, 2023

Fay Attains Second Favorable Verdict in Cook County Jury Trial

MAY 2, 2023

Fay Attains Favorable Verdict in Cook County Jury Trial

JULY 16, 2019

Insurance Attorneys Receive Defense Verdict for Client in Ohio

JUNE 7, 2018

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

APRIL 4, 2017

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

FEBRUARY 1, 2017

HB Attorneys Prevail in Bench Trial in Schuyler County, Illinois

Third-Party Coverage

Insights

News

JANUARY 22, 2026 | RECOGNITION

15 HeplerBroom Attorneys Named 2026 Illinois Super Lawyers and Rising Stars

JANUARY 20, 2026 | FIRM NEWS

Hamilton Appointed Appellate Court Judge by Missouri Governor

OCTOBER 27, 2025 | FIRM NEWS

Former Assistant State's Attorney Joins Chicago Office

OCTOBER 14, 2025 | FIRM NEWS

Fowler Inducted into Prestigious Trial Lawyers Association

SEPTEMBER 23, 2025 | FIRM NEWS

Varadachari Selected to Board of Governors of State Bar Association

AUGUST 21, 2025 | RECOGNITION

19 HeplerBroom Attorneys Honored with Inclusion on 2026 Best Lawyers Lists

JUNE 10, 2025 | RECOGNITION

DuChateau Selected for Membership in Prestigious Defense Counsel Bar Association

MAY 13, 2025 | FIRM NEWS

HeplerBroom Adds Insurance Coverage Attorney

MAY 1, 2025 | FIRM NEWS

HeplerBroom Adds Additional Insurance Defense Attorney

JANUARY 21, 2025 | RECOGNITION

15 HeplerBroom Attorneys Named 2025 Illinois Super Lawyers and Rising Stars

JANUARY 6, 2025 | FIRM NEWS

HeplerBroom Adds Three New Partners

NOVEMBER 12, 2024 | RECOGNITION

Five HeplerBroom Attorneys Named 2024 Missouri-Kansas Super Lawyers/Rising Star

AUGUST 15, 2024 | RECOGNITION

28 HeplerBroom Attorneys Honored with Inclusion on 2025 Best Lawyers Lists

JULY 16, 2024 | FIRM NEWS

HeplerBroom Attorneys Serve as Leaders with State Defense Attorney Association

APRIL 25, 2024 | RECOGNITION

Varadachari Named to List of 100 St. Louisans to Know to Succeed in Business

JANUARY 25, 2024 | RECOGNITION

13 HB Attorneys Named 2024 Illinois Super Lawyers and Rising Stars

JANUARY 2, 2024 | FIRM NEWS

HeplerBroom Announces Four New Partners

DECEMBER 7, 2023 | RECOGNITION

Six HeplerBroom Attorneys Named 2023 Missouri-Kansas Super Lawyers

NOVEMBER 9, 2023 | FIRM NEWS

HeplerBroom Adds New Fall Associates

NOVEMBER 2, 2023 | RECOGNITION

HeplerBroom Included in Best Law Firms® 2024 Edition

AUGUST 24, 2023 | FIRM NEWS

Kister Joins HeplerBroom as Associate

AUGUST 17, 2023 | RECOGNITION

28 HeplerBroom Attorneys Honored with Inclusion on 2024 Best Lawyers Lists

JUNE 22, 2023 | FIRM NEWS

DuChateau Re-Elected to IDC Board

MAY 4, 2023 | FIRM NEWS

Varadachari Selected to Board of Directors of National Defense Attorney Organization

APRIL 18, 2023 | FIRM NEWS

Bousquet Joins HeplerBroom as Partner

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

NOVEMBER 11, 2025 | PUBLICATION

Five HeplerBroom Attorneys Publish Features, Articles, and Columns for Illinois Defense Counsel's Professional Journal

JANUARY 30, 2025 | PUBLICATION

HeplerBroom Attorneys Publish Columns for *IDC Quarterly*

APRIL 17, 2024 | PUBLICATION

Moch Highlights Impacts of Changes in Insurance Industry on Claims Practices

APRIL 16, 2024 | PUBLICATION

HeplerBroom Attorneys Published in State Professional Journal

JULY 6, 2023 | PUBLICATION

Moch Discusses Social Media-Inspired Car Thefts Plaguing Insurance Companies

MAY 30, 2023 | PUBLICATION

Insler Publishes Article on Law360 About BIPA and Insurance Coverage

APRIL 11, 2023 | PUBLICATION

HeplerBroom Attorneys Contribute to State Law Journal

APRIL 4, 2023 | PUBLICATION

Moch Discusses Insurance Fraud Convictions

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

SEPTEMBER 18, 2025 | SPEAKING ENGAGEMENT

Four HeplerBroom Attorneys Featured at Illinois Municipal League Conference

JULY 17, 2025 | SPEAKING ENGAGEMENT

McGonigle Among Featured Speakers at Chicago Insurance Claims Conference

MAY 9, 2024

Davis Presents Webinar on Cyber & Data Privacy Insurance

APRIL 18, 2024 | EVENT

McGonigle Leads Panel Discussion About Settlement Values with Insurance Claims Professionals

APRIL 4, 2024 | EVENT

Varadachari to Speak at National Claims and Litigation Management Conference

SEPTEMBER 19, 2023 | SPEAKING ENGAGEMENT

Moch Discusses Headline-Making Cases at National Conference of Special Investigators

JUNE 1, 2023 | SPEAKING ENGAGEMENT

Melton and Moch Speak at 30th Annual Insurance Fraud Conference

APRIL 26, 2023 | SPEAKING ENGAGEMENT

Moch to Speak at State Defense Counsel Conference

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

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

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 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

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

NOVEMBER 19, 2025 | BLOG

Cyber Insurance Subrogation Claims: Understanding a Growing Risk Management Imperative

NOVEMBER 17, 2025 | BLOG

Artificial Intelligence: An Unlikely Culprit in Insurance Fraud

OCTOBER 7, 2025 | BLOG

Parametric Insurance: A Paradigm Shift in Risk Management and Claims Handling

SEPTEMBER 23, 2025 | BLOG

Seventh Circuit Affirms Discovery Sanctions Leading to Summary Judgment

JULY 28, 2025 | BLOG

How to Successfully Implement AI in the Insurance Industry: Follow Legislative Trends

MAY 15, 2025 | BLOG

Missouri Appellate Court Examines Requirements for Insurers Regarding Notice for Non-Renewal of Policies

APRIL 24, 2025 | BLOG

Insurance Industry Impact: Will Tariff Uncertainty Revolutionize Risk Reviews?

MARCH 13, 2025 | BLOG

A Missouri Insurer's Right to Intervene: The Seminal Case of McCrackin and Its Early Treatment in Federal Court

FEBRUARY 11, 2025 | BLOG

Keeping the Humanity in Insurance Decision-Making

DECEMBER 19, 2024 | BLOG

Contracts and Indemnification: Appellate Court Clarifies What's Needed for Indemnification to be a Valid Part of a Contract

JULY 2, 2024 | BLOG

Guideposts for Answering Key Insurance Coverage Issues in Benzene Liability Cases

MAY 28, 2024 | BLOG

Navigating Regulatory Expectations for Artificial Intelligence in Insurance: Insights from Illinois Department of Insurance Bulletin

MAY 23, 2024 | BLOG

Understanding the Innocent Insured Doctrine: A Legal Perspective

APRIL 16, 2024 | BLOG

Illinois Joins Nationwide Trend: Setting New Professional Standards for Public Adjusters

JANUARY 16, 2024 | BLOG

One Year After Legalization: Cannabis and Insurance Coverage in Missouri—Where We’ve Been and Where We’re Attempting to Go

MAY 25, 2023 | BLOG

BIPA Ruling Furthers Mixed Signals On Insurance Coverage

APRIL 4, 2023 | BLOG

Oh Snap! Fast-Acting Defendants Circumvent the Forum Defendant Rule

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 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

[FEBRUARY 23, 2015 | BLOG](#)

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

[JUNE 10, 2014 | BLOG](#)

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

[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?