



Third-Party Coverage

Throughout the claims process, our team provides prompt and thorough evaluations of an insurer's rights and obligations in response to claims against its insureds.

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

Case Results

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

PRACTICE CONTACTS

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Insights

News

JANUARY 20, 2026 | FIRM NEWS

Hamilton Appointed Appellate Court Judge by Missouri Governor

JUNE 10, 2025 | RECOGNITION

DuChateau Selected for Membership in Prestigious Defense Counsel Bar Association

MAY 13, 2025 | FIRM NEWS

HeplerBroom Adds Insurance Coverage Attorney

APRIL 25, 2024 | RECOGNITION

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

APRIL 18, 2023 | FIRM NEWS

Bousquet Joins HeplerBroom as Partner

Publications

NOVEMBER 11, 2025 | PUBLICATION

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

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

SEPTEMBER 28, 2023 | PUBLICATION

Moch Offers 5 Tips for Claims Professionals in Bad Faith Litigation

JULY 6, 2023 | PUBLICATION

Moch Discusses Social Media-Inspired Car Thefts Plaguing Insurance Companies

APRIL 4, 2023 | PUBLICATION

Moch Discusses Insurance Fraud Convictions

Events

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

Blog Posts

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

APRIL 20, 2020 | BLOG

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