



Jane E. Young

Partner

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Denver, CO – 303.572.5336

Jane Young has more than 25 years of experience representing insurers and third-party administrators in complex coverage and bad faith disputes around the country. Her work involves all types of insurance policies, first- and third-party coverages, including commercial general liability, construction, environmental, automobile, property, directors and officers, and more. Jane has tried cases in state and federal courts and argued in the Colorado appellate courts and before the Tenth and Fifth circuits.

Investment in the Industry

In the realm of making a difference, Jane has devoted a substantial amount of time in training and educating the next generation of insurance industry personnel. She has served as an instructor at the Claims and Litigation Management (CLM) Alliance Claims College since 2020, and most recently served as a panelist on “Gender and Diversity in the Claims and Litigation Profession” at CLM’s Annual Conference in 2023. In addition to her speaking engagements, Jane assists clients in training adjusters and underwriters to address claims-handling and coverage issues, and to keep them informed on new developments in the law.

Insurance Coverage

Jane assists insurance carriers and third-party administrators in assessing coverage under policies and evaluating exposure, representing clients in alternative dispute resolution proceedings, and advocating for their positions with mediators and insureds. As lead counsel in large and small coverage/bad faith disputes, she assists clients in developing a plan for defense and executing that plan to reach the most efficient and effective resolution. Jane regularly speaks on insurance coverage and bad faith topics at local and national seminars.

Education

Services

- Insurance & Reinsurance Coverage
- Insurance & Reinsurance Defense
- Contractual/Extra-Contractual Liability Litigation
- Cyber Liability
- Directors & Officers
- Employment Practices Liability
- Environmental Coverage
- Professional Liability Coverage
- Construction
- Transportation Coverage

- University of Denver College of Law (J.D., 1998)
- Ithaca College (B.S., *cum laude*, 1995)

Bar Admissions

- Colorado

Court Admissions

- U.S. Court of Appeals, Tenth Circuit
- U.S. Court of Appeals, Fifth Circuit
- U.S. District Court, District of Colorado

Professional Affiliations

- Colorado Bar Association, Chair, Insurance Committee, 2025
- Colorado Defense Lawyers Association
- Denver Bar Association
- DRI: The Voice of the Defense Bar
- Federation of Defense & Corporate Counsel

Awards & Honors

- Recognized as *The Best Lawyers in America*® *Lawyer of the Year*™, 2026
- Selected for inclusion in *The Best Lawyers in America*®, 2019–2026
- Selected for inclusion in *The Best Lawyers in America*® *Women in Law*, 2025
- Recognized in Chambers USA in the area of Insurance, 2023, 2025
- Selected for inclusion in Super Lawyers®, 2024
- Selected for inclusion in Super Lawyers® *Rising Stars*™, 2009–2013
- Recognized as "Lawyer of the Year" for Litigation – Insurance in the Denver area, 2022, 2024

Publications

Q2 2025

Coverage Matters

Q2 2025

Colorado Supreme Court's Ruling in Fear v. GEICO – What's Next in Colorado When Evaluating Undisputed Amounts Owed

Wilson Elser's Coverage Matters

February 11, 2025
Coverage Matters

Client Wins

Young Avoids \$40 Million Demand for Coverage on Behalf of Client Insurer

Jane Young (Partner-Denver, CO) defended an insurer client that issued two excess policies to a health care provider, which provided up to \$40 million in hospital professional liability coverage in excess of \$2 million per medical incident underlying coverage. The insured was sued by hundreds of patients in Denver, Colorado, claiming a breach in the sterilization protocol of surgical instruments. The coverage issue was whether the hundreds of different claims by different patients constituted one medical incident or more than one medical incident under the excess policies. The insured argued all the claims should be grouped as one medical incident. Our client disagreed and, pursuant to the policy language, argued that each patient's claim constituted a separate medical incident. The insurer filed a declaratory judgment action, seeking a declaration that each claim constituted a separate medical incident. The Colorado Federal Court agreed with our client and granted summary judgment. The insured appealed to the Tenth Circuit. After oral argument, the Tenth Circuit affirmed and held that each patient's claim constituted a separate medical incident. Thus, our client does not have an obligation to pay any monies until any one claim exceeds \$2 million, and only one claim did.