



Melissa M. Cowan

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PRACTICES

Insurance Coverage and
Litigation

Litigation

Real Estate and Business Law

EDUCATION

J.D., University of California, Los
Angeles School of Law, 1994

B.S., summa cum laude,
Finance California State
University, Long Beach, 1991

ADMISSION

State Bar of California

United States Court of Appeals
for the Ninth Circuit

United States District Court for
the Central District of California

United States District Court for
the Eastern District of California

United States District Court for
the Northern District of
California

United States District Court for
the Southern District of
California

AFFILIATIONS

Defense Research Institute

Melissa M. Cowan represents and advises insurers, third-party administrators, and employee benefit plans in first-party insurance matters at both national and local levels. For decades, she has actively litigated disability, accident, life, health, long-term care, and ERISA cases. Her results - including two separate jury verdicts for punitive damages against fraudulent insureds - have contributed to the development of insurance law within the Ninth Circuit. Her practice has expanded into class actions and complex commercial litigation, as well as defense of agents/brokers, religious organizations, and public law clients in general and business litigation.

Melissa is passionate about writing and speaking at national and regional forums. She strives for new ways to keep insurance issues practical and thought-provoking. Her special interests include fraud, "bad faith", ERISA, litigation tactics, legal trends, and claims practices.

When not working tirelessly for clients, Melissa enjoys adventures with her family, musical theater, and UCLA Bruins volleyball and basketball. Her views on life and the law are exemplified in the philosophies of the great UCLA Coach John Wooden, who said, "It takes time to create excellence. If it could be done quickly, more people would do it." In pursuit of excellence, "It is the little details that are vital. Little things make big things happen."

RESULTS

Burke achieves nearly \$1 million jury verdict against fraudulent insureds

International Claim Association
The Association of Life
Insurance Counsel