



ISAAC R. MELTON

Partner

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Isaac R. Melton is a distinguished trial attorney with over 15 years of experience specializing in fraud and bad faith litigation. Known for a relentless commitment to defending his individual and corporate clients, he has developed a reputation for successfully navigating complex pre-suit insurance investigations and litigation.

Mr. Melton concentrates his practice on first- and third-party insurance defense and insurance coverage. He also does extensive work counseling and representing insurers on issues involving medical fraud, and he assists in the investigation of fraudulent claims.

He is committed to delivering exceptional client service, emphasizing clear communication and transparency throughout the legal process. His goal is to not only address the immediate legal challenges his clients face but also to work towards favorable outcomes that align with their long-term interests. His dedication to providing positive results is matched by his ongoing efforts to stay at the forefront of legal developments in insurance coverage, insurance fraud, and beyond. This commitment includes speaking at conferences on numerous topics related to medical fraud.

PRACTICES

First-Party Coverage
Insurance Fraud Investigation
Insurance Services
Legal Malpractice
Motor Vehicle Accidents
Professional Liability
Third-Party Coverage

BAR ADMISSIONS

- Illinois
- U.S. District Court for the Northern District of Illinois

EDUCATION

- Chicago-Kent College of Law, Illinois Institute of Technology, J.D., with Certificate in Litigation and Alternative Dispute Resolution, 2007
- University of Iowa, B.A. in Political Science, 2004

Outside of the legal field, Mr. Melton enjoys staying active with his family and community. He served as Executive Director for a Chicago-area not-for-profit tutoring program and volunteered as a tutor for over a decade.

Results

- \$63,106.54 verdict for Plaintiff; asked for \$1,098,106.54 (*Watson and McCants v. Pawlow*, 18 L 13235, September 2022)
- \$16,289 verdict for Plaintiff; asked \$171,000 (*Mabrouk v. Schaff*, 18 L 7051, August 2022)
- Plaintiff awarded \$4,000; asked for \$475,000 (*Varnado v. Jaskierski*, 18 L 005901, February 2017)
- \$225.00 verdict for Plaintiff; asked \$90,000 (*Alexander v. Aaron*, 15 L 7181, July 2017)
- Defense verdict (*Kozik v. Nagy*, 15 L 3708, April 2017)
- Verdict for Allstate (*Allstate v. Reese*, 12 CH 18514, May 2015)
- Defense verdict (*Murphy v. State Farm*, 07 L 14481, March 2014)
- \$4,000 verdict for Plaintiff; asked \$450,000 (*Carter v. Ciszynski*, 11 M1 301790, July 2013).
- Defense verdict (*Cocoma v. State Farm*, 08 AR 794, June 2012).
- Defense verdict (*Nunez v. Guzman*, 09 L 15225, January 2012).
- \$11,000 verdict for Plaintiff; demand \$75,000 (*Benyamin v. Stern*, 10 L 9751, June 2011).
- Defense verdict (*Rashed v. Frasunek*, 05 M1 304256, November 2010).
- \$9,109.40 verdict for Plaintiff, asked \$307,013 (*Clark v. Harden*, 07 L 7656, September 2009).

MAY 9, 2023

Melton Secures Defense Verdict in Will County Motor Vehicle Case

OCTOBER 20, 2022

Melton Secures Significantly Lower Award in Cook County Personal Injury Case

SEPTEMBER 15, 2022

Melton Secures Favorable Defense Verdict in Cook County Jury Trial

MARCH 1, 2022

Melton Gets Favorable Defense Verdict in Pedestrian/Vehicle Case

Honors

Honors & Awards

- *Illinois Super Lawyers*
 - Rising Star (2016-2021)

Professional Associations

- Defense Research Institute
- Illinois Association of Defense Trial Counsel
- International Association of Special Investigation Units
- National Society of Professional Insurance Investigators

Other Professional/Civic Involvement

- Former Executive Director, Chicago Tutoring Connections

Insights

Events & Speaking Engagements

- “Anatomy of Modern Pain Management Injury Claim Fraud,” Illinois Chapter of International Association of Special Investigation Units’ 30th Insurance Fraud Conference (Chicago IL, 2023).
- “Deposing Treating Physicians in Non-Medical Malpractice Cases,” HeplerBroom University (Chicago IL, 2022)
- “Drafting and Responding to Written Discovery,” HeplerBroom University (Chicago IL, 2021)
- “Cell Tower Data in Claim Investigations, Vacancy v. Occupancy in Property Damage Claims, Medical Fraud Trends & Defense Strategies, Illinois IASIU (Chicago IL, 2021)
- “Examination Under Oath: Looks Like a Dep... Walks Like a Dep... But It’s Not Just Another Deposition,” National Insurance Crime Bureau Special Investigations Academy (St. Louis MO, 2019).
- “Fighting Organized Medical Fraud: How to Spot It. How to Defeat It,” Chicago, Chicago-Northwest, and West Suburban Chartered Property Casualty Underwriter (CPCU) Chapters’ Insurance Law and Coverage Seminar (Oak Brook IL, 2018).
- “Payback: Using Affirmative Litigation to Combat Organized Medical Fraud,” National Society of Professional Insurance Investigators (Chicago IL, 2018)
- “Whose Claim is It Anyway? Claims Involving Mortgagees, Foreclosures and Bankruptcies,” Chicago, Chicago-Northwest, and West Suburban Chartered Property Casualty Underwriter (CPCU) Chapters’ Insurance Law and Coverage Seminar (Oak Brook IL, 2017).
- “Examination under Oath for the SIU,” National Insurance Crime Bureau Special Investigations Academy (St. Louis MO, 2017).
- “Preparing Your Insurance Claims Representative for Deposition and Trial,” International Association of Arson Investigators and the Insurance Committee for Arson Control (Las Vegas NV, 2017).
- “Preserving Issues for Appellate Review,” Advanced Appellate Practice Seminar, Appellate Lawyers Association (Chicago IL, 2017).
- “Updates & Trends: Medical Fraud, Bad Faith and Legal Decisions,” International Association of Special Investigations Units (Woodridge IL, 2017).

- Panelist, Advanced Insurance Fraud Seminar, National Society of Professional Insurance Investigators (Bloomington IL, 2016).
- Panelist, ExecuSummit's First Annual Bad Faith Litigation Strategies (Uncasville CT, 2014).
- "Handling Insurance Coverage Disputes," Panelist, Illinois Institute of Continuing Legal Education Insurance Law Conference (Bloomington IL, 2014).

Publications

- "Uncovering Fraudulently Incorporated Professional Service Corporations," *Defense Research Institute Insurance Law Committee Newsletter*, Vol. 30 Iss. 10 (November 14, 2019). (Co-author)
- "'Reasonable Belief' Exclusion," *Johnson & Bell Insurance Newsletter* (2012)
- "Issues Regarding Treatment at Unlicensed Surgery Centers," *Johnson & Bell, Ltd. Insurance Law Alert* (Fall 2011).
- "Anti-Indemnity Statutes that Affect the Transportation Industry," *AFLA Transportation Compendium* (May 2011).

Blog Posts

AUGUST 28, 2025 | BLOG

When No One Has to Drive: Navigating Liability in the Era of Driverless Vehicles

SEPTEMBER 22, 2022 | BLOG

How and When to Present Residency Evidence Can Be Key to Trial Success