LORI COLE

Partner, West Des Moines

Email: lori.cole@mwhlawgroup.com
Phone: (515) 453-8509
LinkedIn

With more than 25 years of legal experience, including several years as a partner at a respected Des Moines law firm, Lori Cole offers clients a steady hand, strategic insight, and a pragmatic approach to litigation and legal counsel.

Her background in private practice includes defending clients in a wide range of matters, including personal injury, product liability, insurance agent errors and omissions, professional liability, wrongful death, employment law, and Section 1983 civil rights claims. Lori has tried numerous cases to verdict, including motor vehicle accidents, slip and fall claims, personal injury matters, and a high-profile mass poisoning case, earning a reputation for calm, confident advocacy in the courtroom.

Lori spent more than a decade as in-house counsel at a national insurance company, where she served as a trusted legal advisor to Human Resources. She represented the company before state and federal administrative agencies, including the Iowa Office of Civil Rights and the Equal Employment Opportunity Commission (EEOC), in matters involving harassment, discrimination, disability accommodations, and other employment-related claims. This hands-on regulatory experience adds depth to her legal counsel and strengthens her ability to guide clients through sensitive workplace matters.

Now focused on employment law, Lori defends employers against claims of discrimination, harassment, wrongful termination, and FMLA violations. She also provides proactive counsel to support compliant, productive workplaces, offers training, conducts internal investigations, assists with accommodations, and advises on day-to-day HR and leave management issues.

DIRECTORS & OFFICERS LIABILITY

Lori has significant experience advising insurers on Directors and Officers liability matters, informed by eight years as in-house coverage counsel for a national property and casualty insurance company. She works closely with claims professionals to evaluate coverage, exposure, and strategy in complex D&O matters. Her work includes advising on claims handling, directing adjusters, and anticipating the evidentiary, procedural, and business issues that affect defensibility and resolution. This experience enables Lori to help carriers develop sound coverage positions, manage risk, and align litigation and claims strategy with underwriting intent and broader business objectives.

PRACTICE GROUPS:

Employment Litigation

General Litigation

EDUCATION & TRAINING

University of Northern Iowa, B.A. Communications/Public Relations

Drake University Law School, J.D.

BAR ADMISSIONS

Admitted to practice:

Iowa - all state courts and the United States District Court for the Southern District of Iowa

Missouri - all state courts

Minnesota - all state courts

Wisconsin - all state courts

Iowa 4/16/1999

AWARDS/ACCOLADES

Des Moines Business Record

40 Under 40, 2004

PROFESSIONAL MEMBERSHIPS

Master of the Bench, C. Edwin Moore Inn of Court

BOARD MEMBERSHIPS

Member, Board of Trustees, Children and Families of Iowa

LORI COLE

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INSURANCE COVERAGE

Lori brings broad insurer-side insurance coverage experience developed through private practice and eight years as in-house coverage counsel for a national property and casualty insurance company. She regularly advises insurers and directs adjusters on coverage determinations and claims handling across a wide range of products, including commercial property, commercial general liability, business owners policies, employers liability practices, personal lines (automobile, homeowners, and dwelling), commercial auto, professional liability/errors and omissions, and D&O coverage. Drawing on her litigation and trial experience, Lori anticipates business and evidentiary issues early, helping carriers mitigate exposure, maintain defensible claims handling, and position matters for efficient resolution or litigation.

Clients value Lori for her deep legal experience, practical insight, and approachable style as well as her sense of humor and impeccable timing with a Schitt's Creek meme. Known for balancing legal risk with real-world business needs, she brings clarity, confidence, and calm to even the most complex legal matters.

Outside of the office, Lori enjoys spending time with her daughter. She is an endurance runner, an amateur knitter, and a dog mom to Bella, her scent sport partner, as they train toward their Novice Grand Champion title in nosework.