

## Tejas Patel Counsel

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Tejas Patel has extensive experience litigating insurance coverage disputes involving all types of insurance policies, including commercial general liability, E&O, D&O, crime, and cybersecurity policies. Tejas also represents insurance companies in individual and class action lawsuits involving various types of consumer market conduct, including allegations of policy twisting and disputes related to cost of insurance charges for universal life insurance policies.

Tejas also counsels clients on various insurance regulatory matters and insurance product development issues.

In addition to insurance coverage litigation, he represents clients in other types of litigation matters, including complex commercial disputes and class action defense.

Before joining Alston & Bird, Tejas received his J.D., with honors, from the University of North Carolina in 2007. While in law school, he was a member of the *North Carolina Law Review*. He graduated from the University of North Carolina in 2000 with a B.S., with highest distinction, in mathematical sciences.

### ***Representative Experience***

#### ***Insurance Coverage***

- Defended a major property and casualty insurer against claims of bad faith in a declaratory judgment action involving more than 50 defendants and implicating over a dozen insurance companies stemming from a large natural gas explosion occurring at a residence.
- Represented a national retailer in an insurance declaratory judgment action involving a dispute relating to coverage for multiple serious injuries caused by a product sold by the retailer.
- Represented a real estate listing service in an insurance declaratory judgment action involving a dispute relating to coverage under a D&O policy for a class action alleging violations of RESPA and the Sherman Act.
- Represented a credit card payment processor in an insurance declaratory judgment action relating to insurance coverage under a cybersecurity policy for costs stemming from a large-scale data security breach.
- Represented a leading provider of prepaid products and payment systems solutions in an insurance declaratory judgment action in which it sought coverage under a crime policy for first-party losses resulting from the unauthorized manipulation of its processing systems.

#### ***Insurance Class Action***

- Representation of a major life insurance company in a class action related to the calculation of cost of insurance charges for universal life insurance policies.

#### ***Insurance Regulatory***

- Represented one of the nation's largest wireless carriers in connection with an investigation brought by the North Carolina Department of Insurance related to the company's insurance marketing practices.

- Represented a credit card processor in connection with an investigation brought by New York’s insurance regulator (NYDFS) regarding whether the company was conducting the business of insurance.
- Advised a large health insurance company regarding the formation of a risk retention group to insure stop-loss liability for self-funded ERISA health plans.
- Counseled a captive insurance company owned by a global capital management company regarding the structure of a litigation expense product.
- Regulatory and transactional counsel to wireless handset insurance programs representing the largest wireless carriers in the U.S. and multiple vendors.
- Advised a major health care provider on the formation of a level-funded self-insurance program.

## **Other Litigation**

- Defended a dental training company in a TCPA junk fax class action.
- Representing one of the nation’s leading student aid organizations in a putative class action alleging violations of the TCPA stemming from calls allegedly placed to cellphones using an autodialer.
- Represented a university in a lawsuit concerning the validity and scope of a deed reversion involving over 13 acres of property in southwest Atlanta.

## **Publications & Presentations**

### **Publications**

- “Rep & Warranty Insurance Policy Terms: What In-House Counsel Need to Know,” *Corporate Counsel*, December 17, 2015.
- “A Defense Litigation Perspective: ‘Don’t Snatch Defeat from the Jaws of Victory,’” *BNA’s United States Law Week*, August 2, 2011.
- “Aiding and Abetting Fraudulent or Predatory Lending—Where Is the Law Three Years After Lehman’s Liability Was Upheld by the Ninth Circuit?,” *Banking and Financial Services Policy Report*, July 2010.

### **Education**

- The University of North Carolina at Chapel Hill (J.D., 2007)
- The University of North Carolina at Chapel Hill (B.S., 2000)

### **Admitted to Practice**

- Georgia

### **Related Services**

Litigation | Commercial | Financial Services Litigation | Insurance | Appellate | Insurance Litigation & Regulation | Class Action & Multidistrict Litigation | High Exposure Claims, Coverage & Bad Faith Defense | Insurance Regulatory Guidance | Insurance-Related Antitrust Defense | Policy Drafting and Product Development | Policyholder Class Action Defense | TCPA Counseling & Litigation