



## Tejas Patel

Counsel

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### *Related Services*

Insurance ■ Insurance Litigation & Regulation ■ High Exposure Claims, Coverage & Bad Faith Defense ■ Policyholder Class Action Defense ■ Insurance Regulatory Guidance ■ Class Action & Multidistrict Litigation ■ Policy Drafting and Product Development ■ Litigation ■ Commercial ■ Financial Services Litigation ■ Appellate

Tejas Patel concentrates his practice on complex litigation matters, with a particular focus on insurance and class action litigation. He has worked extensively with complex actuarial and economic analysis that have been at issue in these cases. Tejas also 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 counsels clients on various insurance regulatory matters and insurance product development issues.

Tejas is listed in *The Best Lawyers in America*® for Litigation – Insurance.

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 Class Action**

- Represented life insurers in class action litigation relating to universal life cost-of-insurance rates:
  - *Frederick D. Taylor v. Midland National Life Insurance Co.*, No. 4:16-cv-00140 (S.D. Iowa).
  - *Brighton Trustees, LLC, et al. v. Genworth Life and Annuity Insurance Co.*, No. 3:20-cv-00240 (E.D. Va.).
  - *PHT Holding II LLC v. North American Company for Life and Health Insurance*, No. 4:18-cv-00368 (S.D. Iowa).
- Advising a large insurance company, and defending the client against claims surrounding the determination of cost of insurance rates in universal life insurance policies.

#### **Insurance Coverage**

- Counseled an international insurer in various high-exposure coverage litigations arising out of PFAS-related liability.
- Litigated a coverage dispute involving trigger of sublimited coverage under an excess E&O coverage tower.
- 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.

- Litigated a declaratory judgment action involving a coverage dispute pertaining to underlying actions alleging multiple serious injuries caused by a product sold by a leading retailer of home goods.
- Litigated a 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.
- Litigated a declaratory judgment action relating to insurance coverage under a cybersecurity policy for costs stemming from a large-scale data security breach.
- Litigated an insurance declaratory judgment action relating to coverage under a crime policy for first-party losses resulting from the unauthorized manipulation of electronic payment processing systems.

## ***Insurance Regulatory***

- Lead regulatory and transaction counsel for insurance producer affiliate of leading membership warehouse club.
- 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.

### ***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