



Rachel Bisi Lawlor

Associate

Washington, D.C.

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Practice Areas

- State Attorneys General

Education

- Georgetown University, J.D., 2015
- Western New England University, B.A., 2007

Bar Admissions

- Maryland
- District of Columbia

Rachel has significant experience navigating complicated regulatory environments from a legal, legislative and political perspective. She represents and advises clients in matters before state attorneys general (AGs), the Federal Trade Commission (FTC), and Consumer Financial Protection Bureau (CFPB). She regularly counsels clients on matters involving consumer protection, particularly involving unfair and deceptive trade practices, consumer financial protection, unclaimed property, false claims, antitrust, data breach (including notification requirements), and data and consumer privacy. She has also counseled on obligations and responsibilities under state and federal hazardous waste management laws.

Rachel has worked extensively with companies in the telecommunications and financial services industries, including large financial institutions, and debt collection and repair companies, as well as with innovative startups and industry disruptors.

Rachel advises her clients through all stages of a formal or informal government inquiry, from development of strategy, to client document and data gathering, to litigation and/or settlement negotiations. She has handled complex resolutions in 50-state investigations, and helped clients formulate and execute settlement terms aligned with their business goals. Rachel also assists clients on managing consumer complaints, building practical internal controls to comply with statutes and regulations, and taking other preemptive steps to minimize legal exposure and regulatory risk.

Rachel's work at the CFPB and on Capitol Hill provides her with unique perspective and insight into federal and state enforcement and regulatory policy-making and implementation. Rachel served in the CFPB as a liaison to the Congress, advising and assisting in the Bureau's and Director's response to Senate and House inquiries. Rachel also served in the White House Office of Legislative Affairs during the Obama administration. In that role, Rachel worked with numerous federal agencies and Senate committees to successfully confirm executive branch nominees, ranging from cabinet secretaries to FTC board members. Rachel began her career in the Washington, D.C., office for Congressman Patrick J. Kennedy (R.I.) where she crafted and advised on legislation impacting a wide range of industries.

Experience

Representing a Fortune 100 telecommunications company in connection with multiple state AGs in investigations over consumer protection and data privacy issues.

Represented Wells Fargo Bank in negotiating a resolution between the bank and all 50 State Attorneys General and the District of Columbia, ending their investigations into various consumer claims regarding retail sales practices, auto collateral protection insurance and Guaranteed Asset/Auto Protection, and mortgage interest rate lock matters.

Successfully represented a major tax and financial software company in multiple AG investigations of data breaches, account takeovers, privacy and consumer protection issues.

Successfully represented a multinational financial institution in a multistate AG investigation of the alleged manipulation of LIBOR.

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Representing a major telecommunications and satellite television provider before various State AGs in investigations related to consumer protection, pricing and fee practices, and environmental issues as well as providing general compliance counseling.

Represented a food service product manufacturer in a proceeding before the National Advertising Division of the Advertising Self-Regulatory Council.