



Ashley L. Taylor, Jr. Partner

Executive Committee Member

Troutman Sanders Building
1001 Haxall Point
15th Floor
Richmond, VA 23219
804.697.1286; 202.274.2944 telephone
804.698.6018 facsimile
ashley.taylor@troutman.com

Ashley Taylor is a partner in the Consumer Financial Services practice with a primary focus on federal and state government regulatory and enforcement matters involving state Attorneys General, the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC). He serves as a member of the firm's Executive Committee and Partner Compensation Committee.

Ashley focuses his practice on consumer protection issues and defends companies against a variety of enforcement actions brought by the state and federal regulators, and on claims including marketing and advertising representations, statutory disclosures, unfair or deceptive acts or practices, and data security breach response. He also defends clients on a number of issues related to the alphabet soup of federal and state laws, including the Fair Debt Collection Practices Act and the Fair Credit Reporting Act and the state analogs.

Additionally, Ashley defends clients in litigation matters that often arise from an enforcement action. He works closely with the financial services litigation team to support the client during the entire lifecycle of a matter should it enter into litigation. He also works with clients regularly to provide routine compliance advice. Drawing upon his experience as a Deputy Attorney General, Ashley has developed an extensive consumer practice with regard to the consumer financial services industry, including advising debt buyers, debt collectors, payment processors, credit reporting agencies, and auto finance companies on regulatory and compliance issues. His deep involvement with Attorneys General organizations including the National Association of Attorneys General (NAAG) allows him to stay on the forefront of emerging issues which affect businesses across the United States daily.

Ashley also founded and currently co-chairs, together with the Oregon Attorney General, the American Bar Association committee on state Attorneys General matters. He previously served as a Commissioner on the United States Commission on Civil Rights, appointed by President Bush from 2004-2010.

Ashley serves as Editor-in-Chief for the [Consumer Financial Services Law Monitor](#) and provides ongoing analysis and commentary on developments in the

Practice

- Consumer Financial Services
- Government and Regulatory Litigation
- Education
- Enforcement Actions and Investigations

Education

- Washington and Lee University (J.D., 1993)
- Virginia Military Institute (B.A., 1990)

Work Experience

- Partner, Troutman Sanders LLP (2003–present)
- Commissioner, United States Commission on Civil Rights, Appointed by President George W. Bush (December 2004–2010)
- Associate, Troutman Sanders LLP (2001–2002)
- Deputy Virginia Attorney General (1998–2001)
- Associate, Kaufman & Canoles, Norfolk, VA (1995–1998)
- Law Clerk, United States District Court (1993–1995)

Bar and Court Admissions

- Virginia
- Supreme Court of the United States
- U.S. Court of Appeals for the Fourth Circuit
- U.S. District Court for the Eastern District of Virginia
- Supreme Court of Virginia

Distinctions

- Nationwide, Government: Government Regulations, *Chambers USA* (2015-2018).
- Recognized in *The Best Lawyers in America* in Corporate Law (2011-2019) and Commercial Litigation (2013-2019).
- Recognized as a *Virginia Super Lawyer* in Civil Litigation Defense

consumer financial services industry, with a focus on regulatory developments.

Representative Matters

Multi-State State Attorneys General Investigations

- Representation of data broker regarding 44-state investigation into data breach.
- Representation of a leading pharmacy benefit manager in a 33-state investigation involving “undisclosed” rebates.
- Representation of national trade association in connection with NAAG “model” legislation.
- Representation of national pharmaceutical company in multi-state investigation involving off-label marketing.

Litigation

- Counsel to Saving Sweet Briar, Inc./Sweet Briar Institute in school closure dispute (*Commonwealth of Virginia, ex rel Ellen Bowyer v. Sweet Briar Institute, et al.*, Case No. CL15 15009373, Amherst County Circuit Court, 2015).
- Counsel to manufacturer challenging Tax and Trade Bureau regulation.
- Counsel to distributor in RICO action (*R.J. Reynolds Tobacco Company v. Market Basket Food Stores, Inc.*, Civil Action No. 05-253).
- Counsel to national ministry in defense of action alleging various Constitutional challenges (*Americans United for Separation of Church and State, et al., Appellees v. Prison Fellowship Ministries, Inc., et al.*, 509 F.3d 406 (8th Cir. 2007); 2007 U.S. App. LEXIS 27928).
- Counsel to real estate developer in land acquisition dispute (*Ventures Development, LLC and Lakeside Commons, LLC v. B.D. Ashe*, Case No. 025CL06000137-00).

Publications and Speaking Engagements

- Co-author, “[Expanding Authority: How the Virginia Attorney General Has Used the Virginia Consumer Protection Act to Augment Its Reach](#),” *VBA Journal*, Fall 2018.
- Speaker, “TCPA Update,” Credit and Collection News Annual Conference, Lake Tahoe, CA, April 11-12, 2018.
- Speaker, “Abusive Car Loan and Sale Practices: Scope and Potential Remedies to Strengthen Consumer Protections,” American Bar Association Webinar, March 22, 2018.
- Author, “[How Regulatory Power Is Moving To The States](#),” *Law360*, March 20, 2018.
- Speaker, “An Inside View: Working with Your Attorney General,” American Bar Association Webinar, February 13, 2018.

(2006-2012) and Consumer Law (2013-2016); *Super Lawyers Corporate Counsel Edition* for Civil Litigation Defense (2009-2011).

- Named to *Virginia Business* magazine’s *Legal Elite* in Legislative and Regulatory Law (2004, 2010), Civil Litigation (2005, 2007, 2009), and Young Lawyer (2006, 2008).
- Named to *Savoy Magazine*’s list of [Most Influential Black Lawyers](#) (2018).
- Recognized as one of “[The 50 Most Influential Minority Lawyers in America](#)” by the *National Law Journal* (2008)
- Named as *Style Weekly*’s Top 40 under 40 (2007).
- Named by the American Bar Association State and Local Government Section as the “Up and Comer” of the Year (1999).

- Co-author, "[Dish Network Decision Underscores Importance of Compliance with Regulatory Settlements and Associated Litigation Risks](#)," *National Association of Professional Background Screeners Journal*, January/February 2018.
- Co-author, "[Federal Deregulation Opens the Door for State-Level Threats to Auto Finance](#)," *Business Law Today*, January 16, 2018.
- Co-author, "[Annual Report: 2017 Consumer Financial Services Year in Review and a Look Ahead](#)," January 10, 2018.
- Quoted, "[States Prepare to Step in If CFPB Enforcement Slows in 2018](#)," *Bloomberg BNA*, December 13, 2017.
- Co-Author, "[When Gov't Enforcement Actions And Class Actions Collide](#)," *Law360*, December 7, 2017.
- Speaker, "Enforcement Agencies Confront Class Actions," American Bar Association Webinar, December 5, 2017.
- Speaker, "Defending Consumer Protection Actions on Multiple Fronts: Coordinating Joint CFPB and State AG Investigations and Settlements," American Bar Association Webinar, November 27, 2017.
- Speaker, "The New Look of Financial Regulation," Virginia Bar Association Administrative Law Conference, Richmond, VA, November 9, 2017.
- Quoted, "[\\$280M Dish TCPA Penalty May Make Settling More Attractive](#)," *Law360*, June 8, 2017.
- Quoted, "[Foxfield lawsuit: Plaintiffs say there's no finish line in sight](#)," *c-ville*, January 25, 2017.
- Speaker, "Working with Your Attorney General," Credit and Collection News Annual Creditor Grantor Summit, Washington, DC, August 14-16, 2017.
- Quoted, "[States Flexing Enforcement Muscle on Prospect of CFPB Pullback](#)," *Bloomberg BNA*, September 6, 2017.
- Presenter, "The CHOICE Act Passed the House: Now What? An Update on Financial Industry Regulation Under the Trump Administration," Troutman Sanders Consumer Financial Services Webinar Series, June 29, 2017.
- Panelist, "Legal and Regulatory Update," Third Party Payment Processors Association Annual Conference, Washington, DC, May 19, 2017.
- Moderator, "Squaring the Circle: Finding Creative Solutions to Regulatory Challenges," Consero Financial Services and Insurance Litigation Forum, Coral Gables, FL, April 3, 2017.
- Panelist, "The Future of the CFPB: New Agency Structure, New Enforcement Tactics and Joint Enforcement Efforts," National Association of Professional Background Screeners Mid-Year Legislative & Regulatory Conference," Washington, DC, March 20, 2017.
- Co-author, "[DOJ Brief Opposing CFPB Brings More Uncertainty](#)," *Law360*, March 19, 2017.
- Quoted, "[Would weakening regulators' edge in court backfire on banks?](#)" *American Banker*, February 21, 2017.
- Quoted, "[CFPB clearing decks with slew of lawsuits as Cordray battle looms](#)," *American Banker*, January 23, 2017.

- Panelist, “How Will the Trump Administration Impact the Banking and Financial Services Industry?” Troutman Sanders Consumer Financial Services Webinar Series, December 14, 2016.
- Panelist, “Legal and Regulatory Update,” Third Party Payment Processors Association Executive Summit, Phoenix, AZ, November 10, 2016.
- Quoted, "[CFPB clearing decks with slew of lawsuits as Cordray battle looms](#)," *American Banker*, January 23, 2017.
- Speaker, “Working with Your Attorney General,” Credit and Collections News Annual Credit Grantor Consortium, Washington, DC, August 16, 2016.
- Speaker, “State Regulatory & Enforcement Update,” Consumer Relations Annual Consortium, Washington, DC, August 5, 2016.
- Moderator, “Finding Creative Regulatory Solutions,” Consero Financial Services & Insurance Litigation Forum, Coral Gables, FL, April 19, 2016.
- Panelist, “Regulatory Enforcement – A View from the Inside,” National Association of Professional Background Screeners Mid-Year Legislative & Regulatory Conference, Washington, DC, April 5, 2016.
- Panelist, “Working with Your Attorney General,” Credit and Collection News Annual Conference, Amelia Island, FL, March 31, 2016.
- Moderator, “Adapting to Changing Regulatory, Legislative & Enforcement Activities and Breach Notification Requirements,” American Conference Institute 18th Advanced Global Legal & Compliance Forum on Cyber Security and Data Privacy & Protection, Washington, DC, January 28, 2016.
- Panelist, “State Attorneys General: Emerging Leaders in Consumer-Related Issues,” Corporate Counsel Institute, Atlanta, GA, December 11, 2015.
- Panelist, “Emerging Enforcement Trends and Related Privacy Issues,” Third Party Payment Processor Association (TPPPA) Member Executive Leadership Summit and Retreat, Phoenix, AZ, November 18, 2015.
- "[Expect Greater FTC Scrutiny In Wake Of Schrems](#),” Co-Author, *Law360*, October 27, 2015
- Moderator, “Emerging Regulatory, Legislative, and Enforcement Activities and Breach Notification Requirements,” American Conference Institute (ACI), 17th Installment, Cyber Security & Data Privacy and Protection, Houston, TX, October 5-6, 2015
- Conference Co-Chair & Panel Moderator, “Unique Regulatory and Enforcement Insights by State Attorneys General and Consumer Protection Agencies on Emerging Privacy Initiatives, Settlement and Enforcement Trends, Security Breach Notification Requirements, and More,” American Conference Institute (ACI), 15th Installment, Global Legal & Compliance Forum on Cyber Security & Data Privacy and Protection, Washington, DC, January 15-16, 2015.
- Speaker, “The Latest Collection Hot Topics,” Credit and Collection News, 9th Annual Credit Grantor Consortium, Washington, DC, August 19, 2014.
- Moderator, “Keeping Up With the Regulators,” Consero Financial Services & Insurance Litigation Forum, Miami, FL, May 19, 2014.

- Moderator, "CFPB Update," Credit and Collection News, 9th Annual Credit Grantor Consortium, Washington, DC, August 20, 2014.
- Speaker, "The Class Action Fairness Act and State Attorney General Enforcement Actions: Does the Supreme Court's Ruling Open a New Door for the States?" American Bar Association, Annual Meeting, Boston, MA, August 9, 2014.
- Moderator, "Deputy State Attorneys General Update," 9th Annual Credit and Collection News Conference, Naples, FL, April 2, 2014.
- Quoted, "[US states likely to coordinate reviews of Time Warner Cable/Comcast with DOJ, attorneys say](#)," Policy and Regulatory Report, March 24, 2014.
- Moderator, "Privacy in the Digital Age: Is There Even a Barn Door Left to Close?" ABA Midyear Meeting, Chicago, IL, February 6, 2014.
- Presenter, "CFPB, FTC, State Regulators and Compliance," Credit and Collection News Seminar, New York City, NY, September 17-18, 2013; Los Angeles, CA, November 12-13, 2013; Atlanta, GA, February 18-19, 2014.
- Conference Co-chair and Moderator, "[Unique Regulatory and Enforcement Insights by State Attorneys General and Consumer Protection Agencies on Emerging Privacy Initiatives, Settlement and Enforcement Trends, Security Breach Notification Requirements, and More](#)," ACI Privacy & Security of Consumer and Employee Information, Washington, DC, January 16-17.
- Speaker, "[Chat with the AG's on State Issues](#)," Credit and Collection News 8th Annual Credit Grantor Consortium, Washington, DC, August 13, 2013.
- Panelist, "[CFPB & State Attorneys General Compliance](#)," American Bar Association Annual Meeting, San Francisco, CA, August 10, 2013.
- "[Post CAFA: Objections by State Attorneys General to Class Action Settlements](#)," American Bar Association State and Local Government Law News, Vol. 36, No. 4, Summer 2013.
- Presenter, "[Promotions in Rhode Island & New York](#)," The Global Regulatory Year in Review, Tobacco Merchants Association's 98th Annual Meeting & Conference, Williamsburg, VA, Thursday, May 16, 2013.
- "[Walking a Tightrope: State Attorney General Enforcement Authority and Private Counsel Contingency Fee Arrangements](#)," American Bar Association State and Local Government Law News, Vol. 36, No. 3, Spring 2013.
- "[Working with your State Attorney General](#)," 8th Annual Credit and Collection News Conference, Half Moon Bay, California, April 3, 2013.
- "[State Attorneys General: Chief Deputy Attorneys General Panel](#)," 8th Annual Credit and Collection News Conference, Half Moon Bay, California, April 2, 2013.
- "[State Attorneys General and Consumer Protection Agencies: Emerging State Privacy Initiatives, Settlement and Enforcement Trends and Security Breach Notification Requirements](#)," American Conference Institute's 13th Annual Legal and Compliance Forum on Privacy and Security of Consumer and

Employee Information, Washington, DC, February 5, 2013.

- "Top 8 Rules for Dealing with State Insurance Regulators," presented to in-house legal department of *Fortune 500* company, Richmond, Virginia, January 29, 2013.
- "[New Voter Registration Laws: Fighting Voter Fraud or Suppressing the Vote?](#)" ABA Section of State and Local Government, Criminal Justice Section, and the Center for Professional Development, Webinar and Teleconference, November 5, 2012.
- "[Working with your Attorneys General](#)," Credit and Collection News 7th Annual Credit Grantor Consortium, Washington, DC, August 8, 2012.
- "[New Voter Registration Laws: Fighting Voter Fraud or Suppressing the Vote?](#)" ABA State & Local Government Law Section, Annual Meeting, Showcase Panel Presentation, Chicago, IL, August 5, 2012.
- "[Attorneys General and Consumer Protection Agencies Speak Out on Emerging State Privacy Initiatives, Settlement and Enforcement Trends and Security Breach Notice Requirements](#)," American Conference Institute's 12th National Legal and Compliance Forum on Privacy and Security of Consumer and Employee Information, San Francisco, CA, July 30, 2012.
- "[The Removability of Consumer Protection Lawsuits Filed by State Attorneys General](#)," American Bar Association State & Local Law News, Vol. 35, No. 3, Spring 2012.
- "[The Ten Most Significant Attorney General Investigations/Settlements Involving Technology](#)," The University of Dayton School of Law's Twentieth Annual Seminar on Significant Developments in Computer and Cyberspace Law, Dayton, OH, June 11, 2010.
- "[Emerging State Enforcement Activities and Investigations and the Growing Authority of the State Attorneys General](#)," American Conference Institute's National Advanced Forum on Litigation and Enforcement Preparedness for Data Privacy & Information Security, Dallas, TX, June 2010.
- "[Federalism - The Ever Evolving Relationship Between the Federal and State Governments](#)," American Bar Association State and Local Government Annual Meeting, San Francisco, CA, August 2010.
- "[Working With AGs to Maneuver Your Way Through the Investigation Process](#)," American Conference Institute's 9th Annual Conference on Consumer Finance Class Actions & Litigation, January 2010.
- "[State Attorneys General: Responding to Multi-State Regulatory Compliance Investigations](#)," American Bar Association Panel Seminar, July 2009.
- "[Troutman Sanders' Ashley Taylor on the Rise of the State Attorneys General](#)," *Corporate Crime Reporter*, July 2009.
- "[From Cradle to Grave: Regulatory Investigations Which Beget Complex Business Litigation](#)," Washington Metropolitan (WMACCA) Chapter of Association of Corporate Counsel, May 2009.
- "[Multi-State Investigations and Suits: How to Address the Expanding Authority and Ambition of State Attorneys General](#)," Washington Legal Foundation's

Web Seminar Series, March 2009.

- "State Attorneys Investigation," *American Legislative Exchange Council*, November 2008.
- "[State Attorneys General: The Robust Use of Previously Ignored States Powers](#)," Co-Author, *The Urban Lawyer*, *The National Journal on State and Local Government Law*, Summer 2008.
- "[ChoicePoint Official: Experienced Counsel Key for Multi-State AG Probes](#)," *The Bureau of National Affairs, Inc.*, July 2007.
- "[Cases Involving Government Agencies Present Unique Discovery Issues](#)," Co-Author, *Atlantic Coast In-House Counsel*, July 2005.
- "[Effectively Responding When the State Attorneys General Are Arrayed Against Your Company](#)," *Atlantic Coast In-House*, March 2004.

Consumer Financial Protection Bureau

- Speaker, "[Understanding the CFPB and State Attorneys General Regulatory Issues Relating to Debt Collection](#)," Credit and Collection News Webinar, March 7, 2013.
- "[The Consumer Financial Protection Bureau and State Attorneys General Compliance](#)," Credit and Collection News Webinar, November 13, 2012.
- "[The Consumer Financial Protection Bureau \(CFPB\): The New World Order – Enforcement by State Attorneys General and the Consumer Financial Protection Bureau](#)," American Conference Institute, September 20, 2011.
- "State Attorneys General: Responding Successfully to Regulatory Compliance Matters and Investigations," Credit and Collection News Conference – Collection Agency Consortium, August 18, 2011.
- "[The Consumer Financial Protection Bureau and the State Attorneys General: A Force Multiplier in Consumer Protection Matters](#)," *Bloomberg Law Reports*, May 25, 2011.

Firm Management Responsibilities

- Member, Executive Committee
- Member, Partner Compensation Committee

Professional and Community Involvement

- Founding Chair, State Attorneys General and Department of Justice Issues Committee, Section of State and Local Government Law, American Bar Association, 2013-present
- Former and Current Board Member, St. Christopher's School, 2009-2015, 2018-2021
- Member, Virginia Bar Association's Committee on Federal Judgeships, Eastern District
- Member, Commission on Virginia Courts in the 21st Century, appointed by

Chief Justice Hassell

- Former Member, Executive Counsel, American Bar Association, Young Lawyers Division
- Former Member, Executive Committee, Virginia Bar Association, Young Lawyers Division
- Former Director, Virginia Military Institute Athletic Association (The Keydet Club)