

Troutman Pepper Locke State Attorneys General Monitor – October 2, 2025

WRITTEN BY

Ashley L. Taylor, Jr. | Clayton S. Friedman

State attorneys general increasingly impact businesses in all industries. Our nationally recognized [state AG team](#) has been trusted by clients for more than 20 years to navigate their most complicated state AG investigations and enforcement actions.

State Attorneys General Monitor analyzes regulatory actions by state AGs and other state administrative agencies throughout the nation. Contributors to this newsletter and related [blog](#) include attorneys experienced in regulatory enforcement, litigation, and compliance. Also visit our [State Attorneys General Monitor microsite](#).

Contact our State AG Team at StateAG@troutman.com.

TROUTMAN PEPPER LOCKE SPOTLIGHT

New York's FAIR Act: A Game-Changer for Regulatory Enforcement and Litigation

By [Stephen C. Piepgrass](#), [Joseph DeFazio](#), [William D. Foley, Jr.](#), [Chris Willis](#), and [Michael Yaghi](#)

In this crossover episode of *The Consumer Finance Podcast* and *Regulatory Oversight*, Chris Willis is joined by Joseph DeFazio, Bill Foley, and Michael Yaghi to discuss the implications of New York's FAIR Act, a significant amendment to the state's UDAAP statute. The FAIR Act aims to broaden consumer protection by lowering the threshold for legal action against unfair and abusive business practices. With expanded enforcement powers for the state, this legislation could dramatically increase litigation risks for financial services companies operating in New York if the governor signs the bill. Tune in to understand how this legislative shift might affect the industry and what steps businesses can take to prepare.

[Read more](#)

Compliance and Enforcement in Consumer Financial Services: Navigating the Changing Landscape of Federal and State Oversight

By [Troutman Pepper Locke State Attorneys General Team](#)

[Register Here](#)

Wednesday, October 29 | 1:00 – 3:10 p.m. ET

Mike Yaghi and Lane Page, members of Troutman Pepper Locke's [State Attorneys General practice](#), along with Stefanie Jackman, Chris Willis, and Caleb Rosenberg from the [Consumer Financial Services practice](#), will participate in an upcoming CLE webinar with myLawCLE. They will analyze the evolving roles and enforcement priorities of federal and state regulatory agencies, focusing on their impact on consumer financial services.

[Read more](#)

STATE AG NEWS

Illinois AG Settles Alleged Deceptive Practices, Banning Alternative Retail Electric Supplier From State and Securing \$8.4M in Restitution

By [Troutman Pepper Locke State Attorneys General Team](#)

On September 5, Illinois Attorney General (AG) Kwame Raoul announced the resolution of ongoing litigation against Clearview Electric Inc., an alternative retail electric supplier accused of engaging in fraudulent, unfair, and deceptive business practices. Clearview Energy allegedly misled Illinois consumers into paying significantly higher rates for electricity compared to those who remained with their default public utility.

[Read more](#)

AG OF THE WEEK

Dan Rayfield, Oregon

Dan Rayfield was elected as Oregon's 18th attorney general (AG) in November 2024. He earned his undergraduate degree from Western Oregon University and his law degree from Willamette University College of Law, joining the Oregon State Bar in 2006. Rayfield spent 18 years in private practice, focusing on consumer protection cases, and served in the Oregon Legislature for a decade representing Corvallis.

During his legislative career, Rayfield served four years as co-chair of the Ways and Means Committee before being elected speaker of the House in 2022. As speaker, he oversaw the passage of measures related to public safety, education, health care, and economic development, including investments in Oregon's semiconductor industry and housing. Rayfield's priorities have included improving access to high-quality education, affordable health care, supporting small businesses, and enhancing public safety and accountability.

As AG, Rayfield continues to focus on public safety, consumer protection, election integrity, and legal advocacy for Oregon's residents.

Oregon AG in the News:

- Rayfield [announced](#) the launch of a new Economic Justice Section at the Oregon Department of Justice (DOJ). It will bring together Oregon DOJ's antitrust, false claims, privacy, and consumer protection teams under one umbrella.
- The Oregon DOJ, the Federal Trade Commission, and 18 other states reached a proposed [settlement](#) order with an allegedly deceptive charity fundraising scheme.
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Rayfield [warned](#) Oregon residents about scammers stealing data from Electronic Benefit Transfer cards by placing skimmers on payment machines at stores across the state.

UPCOMING AG EVENTS

- **October: AGA | Human Trafficking Conference | Oxford, MS**
- **October: RAGA | Senior Staff Retreat | Kiawah Island, SC**
- **November: DAGA | Scottsdale Policy Conference | Scottsdale, AZ**

For more on upcoming AG Events, [click here](#).

Troutman Pepper Locke's State Attorneys General team combines legal acumen and government experience to develop comprehensive, thoughtful strategies for clients. Our attorneys handle individual and multistate AG investigations, proactive counseling and litigation, and manage ancillary regulatory issues. Our successful approach has been recognized by *Chambers USA*, which ranked our practice as a leader in the industry.

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