



## Patrick S. Loi

Senior Associate

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Patrick Loi helps policyholders maximize their insurance assets. He works with clients and their insurance brokers in negotiating favorable terms to address their unique risks. He also pursues insurance claims, shepherding policyholders through the claim process, and if necessary, pursuing breach of contract and bad faith claims against insurers in litigation. He has helped clients navigate a wide range of claims and losses, including “phishing” losses, data privacy class actions, securities class actions and investigations, and product liability and Telephone Consumer Protection Act claims.

Some of Patrick’s representative engagements include:

- Represented real estate investment and services company in a dispute arising under directors’ & officers’ insurance policy; filed a complaint and quickly followed with a motion for partial summary judgment. Coverage litigation was settled before the motion was ruled upon.
- Litigated claims under fidelity bond/crime insurance policy for a mortgage bank’s losses arising from a “phishing” scheme.
- Obtained favorable recovery in connection with a class action brought under the Illinois Biometric Information Privacy Act (BIPA).

Beyond insurance disputes, Patrick’s background as a litigator has encompassed commercial disputes and regulatory investigations involving consumer protection, false advertising, alleged fraud, unfair competition, trade secrets, environmental liability, False Claims Act liability, and disclosure and other regulatory violations.

His pro bono work has included filing an amicus brief on behalf of Americans Against Gun Violence in *New York State Rifle & Pistol Association, Inc., et al., v. Kevin P. Bruen, et al.*, before the United States Supreme Court.

### Distinctions

- *Best Lawyers: Ones to Watch® in America*, Commercial Litigation, Insurance Law (2026)
- Sources of Success Program, Minority Corporate Counsel Association (MCCA) (2023-2024)

### Memberships and Affiliations

- Member, Executive Committee, Insurance Law Section. Barristers Club of the Bar Association of San Francisco

## Publications

November 27, 2023

**BIPA Liability: Existing CGL Coverage May Provide a Lifeline for Policyholders**  
*Policyholder Perspective*

July 27, 2022

**Maximizing Your Insurance Coverage for Data Privacy Liability**

### Services

- Business Litigation
- Insurance Recovery

### Education

- Harvard Law School (J.D., 2013)
- University of California, Berkeley (B.A., 2009)
  - magna cum laude

### Bar Admissions

- California
- New York

### Court Admissions

- U.S. District Court (E.D. Cal.)
- U.S. District Court (N.D. Cal.)
- U.S. District Court (E.D.N.Y.)
- U.S. District Court (S.D.N.Y.)
- U.S. Supreme Court

*Policyholder Perspective*

May 23, 2022

**Are Communications With Your Insurance Broker Privileged Under New York Law?**

*Policyholder Perspective*

February 3, 2020

**Another Federal Circuit Finds Phishing Loss Covered Under Crime Policy**

*Policyholder Perspective*

November 26, 2019

**Are Losses Resulting from Phishing Incidents Covered by Crime Policies Insuring Against Computer Fraud?**

*Policyholder Perspective*

## Outside the Office

Patrick spends much of his free time cooking with a focus on Southeast Asian cuisine.