

# William T. Mandia

## Partner

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Philadelphia, PA

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Bill Mandia represents clients in complex commercial and class action litigation. Bill's experience spans a wide range of industries, including the financial services, insurance, securities, and food industries. The firm clients Bill represents include publicly held and privately owned companies, educational institutions, governmental entities, individuals and receivers. Bill is an experienced courtroom lawyer who has tried cases in federal and state courts and before arbitration panels.

Bill has substantial experience defending putative class actions involving consumer finance and securities fraud-related claims. This includes the defense of investors, lenders and servicers against claims arising under the Truth in Lending Act (TILA), Real Estate Settlement Procedures Act (RESPA), Fair Credit Reporting Act (FCRA), Fair Debt Collection Practices Act (FDCPA) and Telephone Consumer Protection Act (TCPA), as well as state unfair trade practices laws. Bill also defends publicly traded companies and their directors and officers against claims arising under federal securities laws and shareholder derivative actions, including claims challenging mergers and acquisitions.

Bill also represents life insurers, financial services, institutions and producers in the defense of claims involving a wide range of financial and life insurance products, including the defense of sales practices and coverage claims involving .

Bill regularly defends primary and excess insurance carriers and liquidators in coverage disputes and bad faith claims, including disputes involving property-casualty, D&O, E&O, environmental and other special liability lines of coverage. Bill's experience on behalf of insurers also includes fidelity carriers in claims under all types of fidelity bonds and policies, including financial institution bonds, commercial crime insurance, and other proprietary bond forms and policies. Bill also represents life insurers, financial institutions and producers in the defense of claims involving a wide range of financial and life insurance products, including the defense of sales practices and coverage claims.

## FOCUS

Litigation  
Complex Commercial & Class Action  
Litigation  
Securities Litigation & Enforcement  
Insurance Coverage Advisory & Litigation  
Fiduciary Governance  
Education  
Food & Beverage

## BAR ADMISSIONS

Pennsylvania  
New Jersey

## COURTS

U.S. Court of Appeals for the Third  
Circuit  
U.S. District Court for the Eastern District  
of Pennsylvania  
U.S. District Court for the Middle District  
of Pennsylvania  
U.S. District Court for the District of New  
Jersey

## EDUCATION

J.D., *summa cum laude*, Rutgers  
University School of Law - Camden  
B.A., University of Pennsylvania

## MEMBERSHIPS

Father Judge High School Board of  
Advisors and Executive Committee  
Holy Family University Board of Trustees



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## RESULTS

### Insurance Coverage

- defended an excess insurer in a complex multimillion-dollar coverage action that resulted in a judgment in favor of the insurer
- secured a favorable outcome for a life insurer faced with complex competing claims for the proceeds of a multimillion-dollar life insurance policy, including claims for alleged statutory bad faith
- defending primary and excess insurers against claims involving allegedly lost or missing insurance policies
- representing primary and excess insurers in the defense of claims for coverage asserted under commercial general liability, umbrella and excess liability policies for underlying asbestos and environmental liabilities

### Consumer Class Action

- defended a GSE in a putative class action based on alleged violations of the TCPA that resulted in the dismissal of the GSE
- representing loan servicers in the defense of class-action litigation alleging purported violations of state debt collection licensing laws
- obtained the dismissal at the pleading stage of a putative class action brought by borrowers against a bank alleging that the bank violated several state consumer protection laws by allegedly providing inflated payoff statements in connection with refinancing transactions
- defending a criminal background check company against a putative nationwide class action based on alleged violations of the FCRA
- defending a bank in a putative class action asserting common law and statutory claims based on allegations that the bank improperly opened accounts

### Securities Class Action

- obtained complete dismissal with prejudice of a shareholder class action and derivative suit brought by a shareholder seeking to enjoin a \$244 million merger between two public company banks
- secured the dismissal of a federal securities class action filed against a financial institution on the grounds that the claims were preempted by SLUSA
- secured a complete defense verdict in favor of a publicly traded company and its two principal officers against claims alleging violations of Rule 10b-5
- defended a publicly traded company against shareholder class action and derivative claims challenging a merger transaction
- representing directors, officers and consultants of publicly traded companies in the defense of putative shareholder class actions based on alleged violations of federal securities laws



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## **SPEAKING ENGAGEMENTS**

- Moderator, “Resources Available to Attract Top Talent in the Food Industry,” New Jersey Food Processors Association Annual Conference
- Co-Presenter, “Update on SEC Best Interest Standard Proposal/State Fiduciary Laws,” National Council of Insurance Legislators Spring Meeting
- Presenter, “Navigating the Minefield: Hot Issues in Mortgage Litigation and Compliance,” CLE
- Panelist, “Legal and Regulatory Panel,” Fay Servicing’s 7<sup>th</sup> Annual Rooftop and Roundtable
- Presenter, “Executive Board Governance – Roles & Responsibilities ... Do You Know What You Don’t Know?” Pennsylvania Association of Community Bankers
- Presenter, “MERS and Securitization in Contested Foreclosure Litigation,” myLaw CLE

## **RECOGNITION**

- Bill received the Paul C. Ireton Memorial Award for graduating with the highest grade point average in his law school class.

The logo for Stradley Ronon, featuring the name "STRADLEY" in a serif font above "RONON" in a larger serif font. A stylized "SR" monogram is positioned to the left of the "R" in "RONON".