



## Overstated or Understated? Trends and Predictions for State UDAP

January 27th, 2026 | and [Anastasia V. Caton](#)

CLE Program: Overstated or Understated? Trends and Predictions for State UDAP Enforcement Actions

Location: Acacia Ballroom

With the pull back of enforcement activity on the federal level, states are primed to fill the enforcement gap. The panel will discuss state regulators' enforcement tools and powers before identifying trends in state UDAP enforcement actions in 2025. The panel will also share predictions for 2026 including whether financial services providers may see an uptick in enforcement activities.

Chair – Susan Seaman (Partner, Husch Blackwell, Madison, WI)

Subcommittee: Federal and State Trade Practices

Moderator: Andrew Smith (Partner, Covington & Burling LLP, Washington, DC)

Speakers:

Anastasia V. Caton (Partner, Hudson Cook, Washington, DC)

Susan Ellis (Chief of the Consumer Protection Division for the Office of the Illinois Attorney General)

John Kimble (Partner, Hinshaw, Los Angeles, CA)