

John P. Ryan

Chicago, IL

He/Him

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About John

John's litigation practice includes defending clients against state and federal statutory claims, especially those involving fee shifting. Whether at the state or federal level, John litigates individual claims and class actions, having argued cases to verdict and defended appeals. He has appeared before the US Court of Appeals for the Seventh Circuit, the Illinois Supreme Court, and the Massachusetts Supreme Judicial Court.

He defends companies and attorneys in class actions under statutes including the Fair Debt Collection Practices Act (FDCPA), Telephone Consumer Protection Act (TCPA), Fair Credit Reporting Act (FCRA), Video Privacy Protection Act (VPPA), Illinois Consumer Fraud Act (ICFA), and the Illinois Right of Publicity Act (IRPA), as well as other common law and statutory claims. As a leading defense counsel in the state and the nation, he focuses on statutory privacy claims seeking statutory or liquidated damages. He has secured favorable rulings for clients in trial courts, the Seventh Circuit Court of Appeals, and state supreme courts.

John also defends class actions alleging violations of the Illinois Biometric Information Privacy Act (BIPA). As laws on BIPA, VPPA, and other statutory privacy claims evolve, he identifies critical issues and provides tactical plans tailored to his clients' needs.

In addition, John represents lottery winners, from presenting the winning tickets to the state to advising on financial, estate, and tax planning. He guides clients through the claims process, providing advice to protect their anonymity and assemble trusted advisory teams. He has represented historic Mega Millions jackpot winners.

Affiliations

- Association of Credit and Collections Professionals (ACA) International

- National Creditors Bar Association (NCBA)
- Great Lakes Credit & Collection Association (GLCCA)

Areas of Focus

- Industries:** Consumer Financial Services; Financial Services; Government;
Mortgage Lending & Servicing
- Services:** Biometric Information Privacy Act (BIPA); Consumer & Class Action Defense;
Data Breach; Data Privacy, AI & Cybersecurity; Due Diligence ;
Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA);
Labor & Employment; Litigation & Trial; Mortgage Lending & Servicing Litigation ;
Regulatory & Compliance ; Telephone Consumer Protection Act (TCPA);
Video Privacy Protection Act (VPPA); Website Data Privacy
- Initiatives:** Nationwide Litigation Portfolio Management

Experience

- Prevailed in the US Court of Appeals for the Seventh Circuit) on Fair Debt Collections Practices Act (FDCPA) and Fair Credit Reporting Act (FCRA) claims that the debt collector failed to report the debt dispute to a credit agency. The appellate court affirmed the district court's summary judgment dismissing the case on the grounds that the debt collector complied with the FDCPA and the FCRA did not provide a private right of action for the alleged violation.
- Secured a victory on behalf of passive debt buyers in the Massachusetts Supreme Judicial Court. The court held that passive debt buyers are not debt collectors under the licensing statute. The court reviewed the legislative history of the Massachusetts Fair Debt Collections Practices Act (FDCPA) and the FDCPA and noted that the Massachusetts licensing regulator has consistently concluded that a passive debt buyer is not included in the definition of a "debt collector."
- Represented an asset buyer in the Superior Court of New Jersey, Appellate Division, who had obtained a default judgment against a consumer on a delinquent account. After the default judgment, the consumer sued the company for not being licensed under the New Jersey Consumer Finance Licensing Act (NJCFLA). The appellate court affirmed a lower court finding that plaintiffs were barred by res judicata and the Entire Controversy Doctrine from bringing a claim that the consumer could have presented in an earlier action.
- Prevailed on successive motions to strike a plaintiff's proposed class definitions. Ultimately, the court ruled that the plaintiff could only proceed on an individual basis. As a result, the litigation never proceeded to expensive electronic discovery.

- Prevailed on a motion to strike a plaintiff's proposed class definitions, limiting the plaintiff's ability to only represent people who could assert claims like his own. The Hinshaw team was able to establish why a class of those like the plaintiff's could never be certified.
- Prevailed on a motion for summary judgment after only three depositions and limited amounts of written discovery. As a result, the litigation ended in a cost-effective manner without enduring expensive and burdensome class discovery.
- Secured the first employer-friendly decision involving the Illinois Biometric Information Privacy Act (BIPA) before the Illinois Supreme Court. The court held that Section 301 of the Labor Management Relations Act preempts BIPA claims asserted by bargaining unit employees who are covered by a collective bargaining agreement.

Recognition

- *Leading Lawyers Magazine*, Emerging Leader, 2015 – 2019
- University of Illinois Chicago School of Law, Moot Court, Executive Board

Credentials

Education

University of Illinois Chicago School of Law (formerly The John Marshall Law School), JD, *cum laude*, 2006
St. Norbert College, BBA, 2002

Bar Admissions

Illinois

Court Admissions

US Court of Appeals for the Seventh Circuit
US District Court for the Central District of Illinois
US District Court for the Northern District of Illinois
US District Court for the Northern District of Indiana
US District Court for the Southern District of Indiana
US District Court for the Eastern District of Michigan

Interests

Did you know...

John enjoys spending time with his kids, attending their activities, coaching his son's baseball team, and golfing.

Thought Leadership

Presentations

- Co-Presenter, “Wolf of Wall Street Legal Edition: Business Development,” Hinshaw University, CLE Webinar, June 26, 2025
- Co-Presenter, “Privacy, Information Sharing, & Connected Cars,” 2025 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 1, 2025
- Panelist, “Updates on the Illinois Biometric Information Privacy Act (BIPA),” Municipal and Law Committee MCLE, Chicago Bar Association, Chicago, Illinois, January 23, 2025
- Co-Presenter, “Privacy, Information Sharing & Connected Cars,” 2024 Auto Finance Seminar, Hinshaw & Culbertson LLP, Chicago, Illinois, May 16, 2024
- Co-Presenter, “Consumer – State Law Updates,” 2023 Auto Finance Seminar: Driving Ahead: Auto Finance Insights from Industry Leaders, Hinshaw & Culbertson LLP, Chicago, Illinois, May 4, 2023
- Co-Presenter, “Recent Biometric Privacy Act (BIPA) Cases, Compliance, and Best Practices,” Hinshaw’s 26th Annual Labor & Employment Seminar, Hoffman Estates, Illinois, October 27, 2022
- Moderator, “Attorney Panel - Latest Trends and Tips plus Q&A,” 6th Annual Conference, Great Lakes Credit and Collection Association (GLCCA), May 13, 2022
- Panelist, “Reg F Session Part 2: Best Practices, What’s Working, What’s Not Working, Work Arounds,” 6th Annual Conference, Great Lakes Credit and Collection Association (GLCCA), May 12, 2022
- Panelist, “Reg F Session Part 1: Best Practices Around Compliance and Compliance Litigation,” 6th Annual Conference, Great Lakes Credit and Collection Association (GLCCA), May 12, 2022
- Moderator, “Latest Trends and Tips Plus Q&A,” Great Lakes Credit & Collection Association Conference, Bloomington, Minnesota, October 29, 2021
- Panelist, “Reg F... Let’s Discuss,” Great Lakes Credit & Collection Association Conference, Bloomington, Minnesota, October 29, 2021
- Co-Presenter, “Ethics Session: Privacy And Technology’s Effect On the Attorney-Client Relationship,” National Creditors Bar Association, San Antonio, Texas, October 14, 2021
- Co-Presenter, “Do Your Workplace Screening and Monitoring Policies Acknowledge Employee Privacy Rights?” Hinshaw’s 25th Annual Labor & Employment Seminar, Virtual Event, October 29, 2020
- “Biometric Privacy: Litigation Trends and Defenses,” Hinshaw University, Chicago, Illinois, February 12, 2019
- “The Supreme Court’s Trilogy on Consumer Law - Gomez, Spokeo and Gillie - How Will These Opinions Affect Your Practice?,” The National Creditors Bar Association, 2016 Fall Conference, Las Vegas, Nevada, October 29, 2016

- “Extra Judicial Efforts to Regulate Attorney Debt Collection Harms the Profession, Clients and the Courts,” Annual Consumer Financial Services Conference, Chicago, Illinois, September 16, 2016
- “The Ethical Implications on the Use of Technology,” The Illinois Credit Union League’s 39th Annual Attorneys’ Conference, September 9, 2016
- “The Continuing Evolution of the TCPA,” Lorman Education Services, Webinar, July 2016
- “Licensing Requirements and Their Implication on Collection Attorneys,” Defense Bar Education Session, NARCA 2014 Fall Collection Conference, October 2014

Publications

John assisted in the research and editing of [“The Class Action Fairness Act of 2005 – Navigating Through its Sea of Uncertainty, Parts I and II,”](#) which was authored by Hinshaw attorney [Steve Puiszis](#). It was published in *For the Defense*, Vol. 47, Nos. 10 and 11, Defense Research Institute, October and November 2005, and also in the *UIC Law Review* (formerly *John Marshall Law Review*), Volume 40, Fall 2006, Number 1.

Blog Posts

- Navigating Standing Considerations in Data Breach Class Actions, Mar 4, 2025
- U.S. Supreme Court Balks on Judicial Deference to FCC in TCPA Case, While Concurrence Led by Justice Kavanaugh Looks to Swing, Jun 25, 2019
- The Third Circuit Takes a More Expansive Approach to What Constitutes a Debt Collector under the FDCPA, Mar 4, 2019
- Illinois Supreme Court Issues Ruling On What “Aggrieved” Means Under The Biometric Information Privacy Act, Jan 25, 2019
- Illinois Biometric Information Privacy Act Case Has Significant Impact On Consumer Class Actions, Dec 10, 2018

Events

- Third Annual Driving Ahead Auto Finance Seminar: Insights from Industry Leaders, May 1, 2025
- Driving Ahead Auto Finance Seminar: Insights from Industry Leaders, May 16, 2024
- Driving Ahead: Auto Finance Insights from Industry Leaders, Thursday, May 4, 2023
- 26th Annual Labor & Employment Seminar, Thursday, October 27, 2022 | 9:00 a.m. – 5:15 p.m.
- Trio of Hinshaw Attorneys to Present at the Great Lakes Credit & Collection Association Conference, Oct 29, 2021

Hinshaw Alerts

- U.S. Supreme Court Holds Consumers Can Sue the Government for Violating the FCRA, Feb 26, 2024

- In Significant Check on Federal Consumer Class Actions, U.S. Supreme Court Holds “No Harm, No Foul”, June 26, 2021 | Consumer Law Hinsights – Special Edition
- Breaking News: U.S. Supreme Court Decides Whether Claims are Moot in Gomez, Jan 20, 2016
- SEC Exempts Restricted Stock Units From Exchange Act Registration, Feb 28, 2012

Hinshaw Newsletters

- Consumer & Class Action Litigation Newsletter - June 2015 Edition, Jun 9, 2015
- Consumer & Class Action Litigation Newsletter - March 2015 Edition, Mar 23, 2015
- Consumer & Class Action Litigation Newsletter - September 2014 Edition, Sep 18, 2014
- Consumer & Class Action Litigation Newsletter - June 2014 Edition, Jun 23, 2014
- Consumer & Class Action Litigation Newsletter - April 2014 Edition, Apr 22, 2014

In The News

- Hinshaw Makes Waves—and the Airwaves—at the Recent General Counsel Conference Midwest 2024, Apr 29, 2024
- John Ryan Discusses Privacy and Security Issues Associated with Facial Recognition Software, Sep 9, 2022
- John Ryan Discusses What Amy Coney Barrett’s Nomination Could Mean for the ARM Industry and the TCPA, Oct 13, 2020
- John Ryan Discusses U.S. Supreme Court Autodialer/TCPA Case on GLCCA Podcast, Sep 29, 2020
- Major Win for Passive Debt Buyer as Massachusetts Supreme Judicial Court Rules the Company is not an Unlicensed Debt Collector, Apr 16, 2018

Insights for Employers Alerts

- Illinois Supreme Court Affirms That Federal Labor Law Preempts Plaintiff’s BIPA Claim, Mar 23, 2023
- Illinois Supreme Court Rules the Illinois Workers’ Compensation Act Does Not Bar BIPA Claims When No Actual Damages Are Alleged, Feb 4, 2022

Press Releases

- Massachusetts Lawyers Weekly Reviews Recent Hinshaw Debt Buyer Victory at the Supreme Judicial Court, Apr 30, 2018
- 27 Hinshaw & Culbertson Attorneys Honored as Emerging Lawyers, Apr 1, 2015
- Hinshaw Partners Score Significant Win Before Illinois Supreme Court, Mar 5, 2015
- Hinshaw & Culbertson LLP Announces Election of 9 New Partners, Jul 1, 2013

Privacy, Cyber & AI Decoded Alerts

- Hinshaw's 5 Data Privacy Day Regulatory and Litigation Predictions for 2025, Jan 28, 2025
- A Surge in Illinois Genetic Information Privacy Act (GIPA) Claims Poses Threat to Employers, Mar 5, 2024
- Marking Data Privacy Week With Four 2024 Predictions, Jan 31, 2024
- Lucky Number 13: What to Look Out For in New Jersey's Data Protection Law, Jan 24, 2024

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