

M. Annie Santos

Minneapolis, MN

She/Her

📞 612-334-2540

✉️ asantos@hinshawlaw.com



About Annie

Annie represents clients in a broad range of litigation matters, including disputes involving life, health, and disability (LHD) claims under both ERISA and non-ERISA group plans and individual policies. She advises and defends employee benefit plans, insurers, claim administrators, and other fiduciaries in state and federal courts throughout the Midwest.

In addition to her LHD practice, Annie advises and defends clients in matters involving the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), other consumer protection laws, and asset recovery. She also represents mortgage lenders, servicers, investors, and their agents in matters involving residential and commercial foreclosures, quiet title actions, partition sales, municipal tax sales and redemptions, and in code violation proceedings.

Beyond her work in employee benefits and consumer finance litigation, Annie handles other complex federal litigation nationwide, including class actions, multidistrict proceedings, and cases involving managed care disputes, environmental issues, cannabis, toxic tort, construction, and product liability. She also represents clients in general business litigation and labor and employment matters.

Annie's Affiliations

- Federal Bar Association
- Minnesota State Bar Association
- Minnesota Women Lawyers
- National Association of Women Lawyers

Areas of Focus

Industries: Cannabis ; Construction; Consumer Financial Services; Energy & Environment; Financial Services; Healthcare; Life, Health, Disability & ERISA ; Managed Care

Services: Complex Commercial Litigation ; Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA); Labor & Employment; Litigation & Trial; Mortgage Lending & Servicing Litigation ; Telephone Consumer Protection Act (TCPA)

Experience

- Obtained a successful resolution representing an employee welfare benefit plans and claim fiduciaries in hundreds of life, health, and disability matters.
- Secured summary judgment for an insurer in a life insurance benefits matter brought under an individual policy.
- Secured a judgment in favor of an insurer in AD&D benefits matter and successfully defended on appeal at the US Court of Appeals for the Eighth Circuit.
- Secured a multimillion-dollar settlement for individuals with developmental disabilities who were systematically subjected to restraint and seclusion at a state operated facility.
- Obtained summary judgment for a contractor in a multimillion-dollar construction dispute.
- Secured summary judgment for a pharmacy in a wrongful death case involving fentanyl.

Recognition

- *Minnesota Super Lawyers*, Rising Star, 2015 – 2018

Credentials

Education

University of St. Thomas School of Law, JD

University of St. Thomas, BA

Bar Admissions

Minnesota

Court Admissions

US Court of Appeals for the District of Columbia Circuit

US Court of Appeals for the Eighth Circuit

US District Court for the District of Minnesota

Interests

Did you know...

To date, the best compliment Annie has received was a client asking if she could clone her. Separately – yet related – this sounds like a tempting idea on particularly busy days with the kids.

Community/Civic Activities

- Community Youth Track Coach
- Highland Groveland Recreation Association (HGRA) Board Member
- Federal *Pro Se* Project, Volunteer Attorney

Thought Leadership

Presentations

- “ERISA Disability Case Law Update,” Hinshaw’s Fourth Biennial Definitive Disability Conference (DDC), Boston, Massachusetts, October 18, 201

Publications

Annie regularly contributed to *The LHD/ERISA Advisor*, a former Hinshaw publication.

Event

- Hinshaw & Culbertson LLP Hosts “Uncorked” Womens Networking Event, Jan 15, 2015

Hinshaw Alerts

- Ninth Circuit Joins Fourth Circuit in Holding that Equitable Estoppel is Barred Where Use Would Contradict Express Terms of an ERISA Plan, Sep 28, 2021
- Remand Order Constitutes Sufficient Degree of Success on the Merits to Justify Attorneys’ Fees Award, Feb 25, 2021
- Material Misrepresentations in Life Insurance Policy Application Justified Rescission by Insurer, Oct 5, 2020

Hinshaw Newsletter

- The LHD/ERISA Advisor – June 2020 Edition, Jun 3, 2020

Press Releases

- Hinshaw Announces Election of Seven New Partners, Jun 30, 2017
- M. Annie Santos Joins Litigation Practice of Hinshaw & Culbertson LLP in Minneapolis, Apr 23, 2014