

McElroy Deutsch

Michael Rato

Partner

mrato@mdmc-law.com

[Morristown, NJ](#)

[New York, NY](#)

P: [973-425-8661](tel:973-425-8661)

F: [973-425-0161](tel:973-425-0161)

[Download V-Card](#)



Overview

Curriculum Vitae

MICHAEL RATO is a Partner in the Morristown office and is currently McElroy Deutsch's Assistant General Counsel, where he focuses on unclaimed property law, complex commercial litigation, and regulatory matters.

His unclaimed property practice concentrates on advising financial institutions, broker/dealers, and corporations on all aspects of unclaimed property law. Mr. Rato has defended companies in unclaimed property audits, assisted with voluntary compliance initiatives, and conducted internal investigations into potential unclaimed property law violations. He has also counseled financial institutions on the application of unclaimed property laws to stored value card programs and has advised companies on the unclaimed property implications of merger, acquisition, and divestiture activity. Mr. Rato is a frequent speaker on unclaimed property topics and is the author of the unclaimed property blog *Escheatable*.

Mr. Rato also assists clients with internal and government investigations, including matters brought by the Securities and Exchange Commission, FINRA, the Environmental Protection Agency, the N.J. Comptroller's Office, and other regulators. His matters have involved credit default swap and derivatives trading, conflicts of interest, advertising rules, and regulatory reporting requirements. In addition, he has represented clients before a number of administrative agencies, such as the N.J. Board of Public Utilities and the N.J. Department of Banking and Insurance.

His commercial litigation practice encompasses a wide variety of business and commercial disputes. He has represented clients in litigated matters and arbitration proceedings involving contract disputes, patent

infringement, shareholder oppression, license agreements, consumer fraud matters, and business torts. Mr. Rato has also represented clients in appellate matters before all levels of both state and federal appellate courts.

Mr. Rato is admitted to practice in the States of New Jersey and New York, the U.S. District Courts for the District of New Jersey, the Southern and Eastern Districts of New York, and the Western District of Wisconsin, the U.S. Courts of Appeal for the Second, Third, Fourth, Seventh, Federal, and D.C. Circuits, the U.S. Court of Federal Claims and the Supreme Court of the United States. He is a 1998 graduate of the Stevens Institute of Technology, and received his Juris Doctorate from Seton Hall University School of Law in 2001. At Seton Hall, Mr. Rato was a member of the Editorial Board of *The Seton Hall Law Review* and a recipient of the Daniel J. Moore Scholarship.

Awards

- Listed in Super Lawyers® Rising Stars (2012-2015, 2021-2022), a Thomson Reuters business, in the areas of Business Litigation and Business/Corporate. A description of the standard or methodology on which the accolade is based can be found [HERE](#) (No aspect of the advertisement has been approved by the Supreme Court).
- Selected by the *New Jersey Law Journal* as a "New Leader of the Bar" for 2012 (formerly known as "40 under 40")

Speaking Engagements

- "Unclaimed Property – A Mock Trial Experience" – Unclaimed Property Professionals' Organization Annual Conference, San Antonio, Texas, 3.27.21
- "Unclaimed Property: Audits & Opportunities" – PLI Hot Topics in State & Local Tax, New York, New York, 3.9.21
- "IRA Essentials" – UPPO Webinar, 8.7.2019
- "Unclaimed Property Outside the United States" – Unclaimed Property Professionals' Organization Annual Conference, New Orleans, Louisiana, 3.26.2019
- "Unclaimed Property Abroad" – Unclaimed Property Professionals' Organization Annual Conference, Tampa, Florida, 3.7.2018
- "The Great Debate" – Unclaimed Property Professionals' Organization Annual Conference, Austin, Texas, 3.21.2017
- "The B-List of Unclaimed Property" – Unclaimed Property Professionals' Organization Annual Conference, Palm Springs, California, 3.21.2016
- "Law & Order – A Mock Trial Experience" – Unclaimed Property Professionals' Organization Annual Conference, Orlando, Florida, 3.10.2015
- "Unclaimed Property Buzz" – Unclaimed Property Professionals' Organization Regional Seminar, Atlanta Georgia, 9.17.2014
- "Who's Suing Me Now? Qui Tam Actions and Unclaimed Property" – Unclaimed Property Professionals' Organization Annual Conference, Dallas, Texas, 3.25.2014
- "Unclaimed Property Legal Panel" – Keane Client Connection, New York, NY, 9.24.2013
- "Unclaimed Property Reporting" – Lorman Conferences, Parsippany, New Jersey, 5.22.2013
- "Social Media & Attorney Ethics" – Client National Legal Conference, San Francisco, California, 4.10.2013
- "OFAC! Federal Laws and Their Impact on Unclaimed Property Law Compliance" – Unclaimed Property

Professionals' Organization Annual Conference, San Diego, California, 3.26.2013

- "Ethical Issues Relating to Social Media" – Sidney Reitman Employment Law American Inn of Court, New Brunswick, New Jersey, 2.26.2013
- "The Role of the Unclaimed Property Professional" – Unclaimed Property Professionals' Organization Regional Conference, Seattle, Washington, 7.17.2012
- "Building Your Foundation: The Uniform Acts" – Unclaimed Property Professionals' Organization Annual Conference, Orlando, Florida, 3.12.2012
- "Unclaimed Property Reporting in New York" – Lorman Conferences, New York, New York, 12.2.2011
- "Unclaimed Property Legal Overview" – PricewaterhouseCoopers LLP Financial Services AUP Seminar, New York, New York, 10.11.2011
- "Law & Order: Unclaimed Property" – StoneRiver Summit, San Antonio, Texas, 9.11.2011
- "Unclaimed Property Reporting in New Jersey" – Lorman Conferences, New Brunswick, New Jersey, 8.25.2011
- "Kovel Arrangements & Bankruptcy Issues" – PricewaterhouseCoopers LLP Training Seminar, New York, New York, 3.31.2011
- "Foreign Unclaimed Property" – Unclaimed Property Professionals' Organization Annual Conference, San Antonio, Texas, 3.7.2011
- "Unclaimed Property Reporting" – Lorman Conferences, Parsippany, New Jersey, 3.4.2011
- "Impact of Merger & Acquisition Activity on Unclaimed Property" – Unclaimed Property Professionals' Organization Regional Conference, Minneapolis, Minnesota, 7.20.2010
- "Unclaimed Property Audits & Appeals" – Unclaimed Property Professionals' Organization Annual Conference, Jacksonville, Florida, 3.12.2009
- "Holder Rights & Responsibilities" – Unclaimed Property Professionals' Organization Regional Conference, Chicago, Illinois, 8.21.2008
- "Unclaimed Property 101" – Unclaimed Property Professionals' Organization Annual Conference, Phoenix, Arizona, 3.6.2008
- "Attorneys and Accountants: Same Forest, Different Trees" – PricewaterhouseCoopers LLP Training Seminar, New York, New York, 6.1.2007
- "The Power of Grassroots Advocacy in the Courts" – VOR National Conference, Washington, D.C., 6.1.2006
- "Federal Acts & Unclaimed Property" – Unclaimed Property Professionals' Organization Annual Conference, San Antonio, Texas, 2.1.2005

Industries

Corporate

Financial Institutions

Government (Federal, State & Local)

Practices

Appellate Practice

Banking & Financial Services

Cybersecurity, Data Protection and Privacy

Intellectual Property

Litigation

Securities

Unclaimed Property

Education

Stevens Institute of Technology (B.Eng. 1998)

Seton Hall Law School (J.D. 2001)

Admissions

State of New Jersey

State of New York

Supreme Court of the United States

U.S. Court of Appeals, 2nd Circuit

U.S. Court of Appeals, 3rd Circuit

U.S. Court of Appeals, 4th Circuit

U.S. Court of Appeals, 6th Circuit

U.S. Court of Appeals, 7th Circuit

U.S. Court of Appeals, D.C. Circuit

U.S. Court of Appeals, Federal Circuit

U.S. Court of Federal Claims

U.S. District Court, District of New Jersey

U.S. District Court, EDNY

U.S. District Court, EDWI

U.S. District Court, SDNY

U.S. District Court, WDWI

Memberships

American Bar Association

- Section of Business Law – Subcommittee on Unclaimed Property
- Section of Business Law – Committee on Ethics & Professionalism
- Section of Litigation

New Jersey State Bar Association

- Committee on Business & Commercial Litigation

Unclaimed Property Professionals' Organization

- Government Relations & Advocacy Committee

Securities Industry & Financial Markets Association

- Unclaimed Property Task Force

Association of the Federal Bar of New Jersey