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Related Attorneys

Dan F. Laney

Related Practices

Complex Business Litigation

Complex Business Litigation >> Business
Torts and RICO

Employment Law >> Wage & Hour
Litigation

Securities Litigation >> Shareholder Class
Actions

Technology, Data Privacy &
Cybersecurity

CONSUMER

Effectively Handling Consumer Class Actions

- Our clients include the full range of the financial services industry, including mortgage lenders, personal lenders, national banks, federal savings associations, credit card issuers, and insurance companies.
- We also represent companies in the energy industry and other industries.
- We defend class actions in state and federal court throughout the U.S.
- Clients work closely with our trial and appellate lawyers whose skills have earned recognition from *Chambers USA*, *The Best Lawyers in America*, *Georgia SuperLawyers*, *Benchmark Litigation*, and other leading professional authorities.
- Our lawyers regularly speak at national seminars on consumer class action litigation and have published numerous articles and papers.

CLASS ACTION EXPERIENCE

Our attorneys have substantial experience in a wide range of consumer class action litigation—including allegations of predatory lending, claims relating to insurance and credit insurance, allegations relating to consumer billing by energy companies, and much more. And since consumer litigation demands understanding of the ever-changing panoply of state and federal law and regulations, our attorneys speak and write frequently concerning the latest developments in the law.

Our class action experience includes:

- Handling a wide range of class action claims asserted under TILA, RESPA, and state unfair and deceptive practices statutes.
- Class action litigation concerning credit insurance premiums.
- Class action litigation against credit card issuers.
- Mortgage-related predatory lending litigation.
- Class actions against life insurance companies for alleged deception in the sale of insurance policies.
- Consumer billing class actions against public utility energy companies.
- Acting as class counsel in cases involving retired schoolteachers and in a banking-related class action.

GOAL-ORIENTED STRATEGIES

Class cases and other multi-party litigation present complex issues. In these cases, our lawyers mount a vigorous defense and are often successful in obtaining the denial of class certification and other limitations and narrowing plaintiffs' claims. The goal, as in all litigation, is a resolution that quickly and economically resolves claims and furthers our clients' business goals. We pursue this goal through a lean, efficient staffing model and by directing our litigation efforts to those narrowly tailored to move the case toward the client's ultimate objective, whether that objective is to quickly prevail on the merits, to defeat class certification, or to posture the case for a comprehensive settlement.

DIRECT APPROACH TO CLASS ACTION DEFENSE

- **Client:** A major national mortgage lender.
- **Challenge:** Plaintiff brought a consumer class action in the Supreme Court of South Carolina alleging deceptive trade practices and fraud arising out of the relationship between borrowers and the lender. The stakes of the case were high, and the procedural issues were unique.
- **Outcome:** We successfully removed the case to federal court and argued vigorously against certification. Our diligence and creativity positioned the case for an individual settlement very favorable to our client.

AHEAD OF THE CURVE: STAYING INFORMED OF LEGAL DEVELOPMENTS

Consumer law is in constant change, and our lawyers keep abreast of legal and political developments to help clients and implement a sound strategy even before litigation arises, with the goal to meet all legal requirements and minimize the likelihood of consumer-related claims and lawsuits.

We regularly write and speak on the latest developments in consumer law at national conferences such as the Practising Law Institute's Annual *Consumer Financial Services Institute* and the American Conference Institute's *Conference on Consumer Finance Class Actions & Litigation*. We also conduct regular in-house seminars with clients regarding consumer litigation issues and current developments. Our lawyers frequently publish scholarly papers and practical guides about this area of the law.