

Consumer & Class Action Defense

Protecting Businesses in a New Era of Consumer Class Actions

The stakes in consumer and class action litigation are high, with cases frequently spanning multiple jurisdictions and involving complex statutes such as the Fair Debt Collection Practices Act (FDCPA), Fair Credit Reporting Act (FCRA), state privacy laws, and other expansive regulations. Companies must navigate a legal landscape where aggressive plaintiff strategies, reputational harm, and significant damages can disrupt business and erode stakeholder trust.

Hinshaw's team delivers comprehensive defense solutions for consumer and class action matters, representing clients in state and federal courts nationwide. Our lawyers manage the full lifecycle of litigation, succeeding in early case resolution at the pleadings stage, as well as through trial and appeal. Our approach integrates coordinated legal project management and phased staffing to ensure scalable, cost-effective representation. We offer centralized solutions – designed and executed with direct client input – to manage high-volume, multijurisdictional matters.

Broad-Scope Practice: Hinshaw's lawyers have successfully litigated and resolved hundreds of consumer law cases, including well over 100 Telephone Consumer Protection Act (TCPA) cases, and several hundreds of cases involving alleged violations of FDCPA, FCRA, and other consumer financial protection statutes.

Coordinated Strategies: With experience litigating across state and federal courts throughout the US – including in the leading courts for consumer class actions – we develop comprehensive defense strategies to tackle multiple lawsuits that are filed simultaneously across the country by plaintiffs' lawyers.

Industry-Focused Defense: Many consumer class actions allege violations of industry-specific regulations. With extensive experience representing companies in sectors such as financial services, healthcare, retail, and technology, our lawyers develop defense strategies tailored to the specific legal and regulatory frameworks that govern your business.

Areas of Focus

Class Action Defense

Hinshaw handles class actions involving product labeling, deceptive practices, financial services, healthcare disclosures, and consumer privacy. We challenge class certification, develop multi-forum strategies, and

coordinate defense efforts to reduce exposure and resolve claims cost-effectively.

Fair Credit Reporting Act (FCRA)

Our team represents clients in FCRA disputes involving consumer reporting accuracy, furnisher liability, and procedural violations. We advise on compliance programs, coordinate litigation across jurisdictions, and defend clients in both individual and class action matters involving credit reporting practices.

Learn More >

Fair Debt Collection Practices Act (FDCPA)

We defend financial institutions, loan servicers, and debt collectors in FDCPA claims involving alleged improper communications, misrepresentations, and unfair practices. Our attorneys are experienced in securing dismissals, defeating class certification, and managing high-volume claims efficiently.

Learn More >

Industry-Specific Defense

We tailor defense strategies to industry regulations affecting clients in sectors such as financial services, retail, healthcare, technology, and insurance. Our lawyers combine litigation experience with industry fluency to build targeted defenses that align with business models and regulatory obligations.

State Consumer Protection & Privacy Laws

We defend clients in class actions and individual claims brought under a wide range of state consumer protection and privacy statutes. These cases often involve challenges to business practices such as data collection, biometric use, advertising, and online tracking, as well as claims tied to data breach notification laws. Our experience spans litigation under the California Consumer Privacy Act (CCPA), Illinois' Biometric Information Privacy Act (BIPA), the California Invasion of Privacy Act (CIPA), and wiretapping statutes involving website session replay and related technologies. Our team closely monitors emerging privacy legislation and understands how evolving statutory schemes are applied in litigation.

Learn More >

Telephone Consumer Protection Act (TCPA)

Hinshaw has defended hundreds of TCPA cases, including nationwide class actions. We help clients navigate claims involving autodialers, prerecorded messages, SMS communications, and Do Not Call violations. We also

advise on proactive risk management and TCPA compliance policies.

Learn More >

Coordinated Defense for Large-Scale Litigation

Consumer and class action litigation is increasingly complex and far-reaching. Hinshaw's lawyers have significant experience managing large-scale class actions and coordinating defense strategies across multiple jurisdictions. With a coast-to-coast litigation practice and dedicated case management resources, Hinshaw provides effective, scalable advocacy for clients facing high-stakes litigation.

Insights

Press Release Sep 26, 2025

Hinshaw Recognized as a "Leader in Litigation" in the BTI Consulting Litigation *Outlook 2026* Survey

In The News Sep 24, 2025

Akeela White Analyzes in ARM Compliance Digest: Ohio Appellate Court Upholds **Debt Buyer's Win in FDCPA Case**

Webinar Sep 12, 2025

Justin Penn Presents on "Sovereign Citizens" in AccountsRecovery.net Webinar

Press Release Aug 21, 2025

102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in* America® and Ones to Watch™

In The News Aug 20, 2025

David Schultz Discusses Hinshaw's "Crucial Role" in Shaping New Illinois Coerced Debt Protection Law

In The News Jul 28, 2025

David Schultz Analyzes in ARM Compliance Digest: Appeals Court Overturns **Ruling in FCRA Case Involving Arbitration Rights**

Justin Penn Presents on "Settle or Defend" Strategies in AccountsRecovery.net Webinar

Press Release Jun 24, 2025

Hinshaw Adds Experienced Consumer Financial Services Attorney Peter Cubita in New York

Consumer Crossroads: Where Financial Services And Litigation Intersect Jun 16, 2025

Rent Receivership in Connecticut: Legal Strategies for Servicers and Owners of **Non-Performing Commercial Loans**

In The News May 21, 2025

David Schultz and Justin Penn Analyze Significant Debt Collection and Credit **Reporting Rulings**

Webinar May 12, 2025

David Schultz Co-Presents "State vs. Federal Court" in an AccountsRecovery.net Webinar

In The News Apr 14, 2025

Column by Justin Penn: State Appeals Court Affirms Ruling in High-Profile FCRA Case

To Find Out More Contact

Justin M. Penn

Barbara Fernandez

Brian A. Paino

John P. Ryan

David M. Schultz

Gregg D. Stevens

Capabilities

Biometric Information Privacy Act (BIPA)

Data Breach

Fair Credit Reporting Act (FCRA)

Fair Debt Collection Practices Act (FDCPA)

Telephone Consumer Protection Act (TCPA)

Video Privacy Protection Act (VPPA)

Related Capabilities

Consumer Financial Services

Corporate & Transactions

Data Privacy, AI & Cybersecurity

Education

Energy & Environment

Financial Services

Financial Services Regulatory & Compliance

Insurance

Labor & Employment

Litigation & Trial

Manufacturing

Mortgage Lending & Servicing Litigation

Real Estate