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**NEWS** 



## 1,000 Lawsuits: Meet the Broward Lawyer Behind a Wave of Litigation



He was admitted to the practice of law in October 2015.



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Michael A. Mora

## What You Need to Know

- A Fort Lauderdale attorney has filed over 20 Florida Consumer Collection Practices Act lawsuits per month since October.
- The attorney focuses on state courts over federal courts in the filing of these lawsuits.
- The attorney alleged that companies have factored in non-compliance with the law into their collection strategies.

A Fort Lauderdale attorney has filed a wave of class actions across the state against multiple companies, some represented by Am Law 100 firms, accused of sending electronic debt collection communication outside business hours in violation of the Florida Consumer Collection Practices Act.

Jibrael Hindi, the managing partner of the Law Offices of Jibrael S. Hindi, has filed over 20 of these cases per month since October, according to Law.com Trend Detection, most recently against TrueAccord Corp., a licensed third-party debt collection agency, in the Palm Beach Circuit Court.

"This has been a trend for many years in terms of these defendants paying money to settle cases but still continuing their bad acts and debt collection acts," Hindi alleged. "Frankly, they likely have data that when you send emails during specific hours that are in violation of federal law, they get better response rates and they are budgeting in their costs for breaking the law."

Hindi specializes in consumer protection law and said he has filed more than 1,000

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of these cases since the Florida Bar admitted him to the practice of law in October 2015.

In one lawsuit against Xfinity, Hindi described two sets of communication between the hours of 9 p.m. to 8 a.m. The text messages, at 10 p.m. and 1 a.m., warned his client that her account could be downgraded unless she made a payment and updated her payment information.

Hindi estimated that thousands of potential plaintiffs could exist in the proposed "FCCPA class." However, these lawsuits are not solely related to text messages as in the class action lawsuit against Xfinity. In a lawsuit filed in the Miami-Dade Circuit Court last month, Hindi sued <u>online course provider Coursera</u> for sending emails attempting to collect debt outside business hours.

"We're having trouble processing your subscription payment of 59 USD," the communication advised. "If we aren't able to process your payment by 11-24-2023 (UTC), your subscription will be cancelled [sic] automatically, and any courses you haven't completed will be removed from your dashboard."

Brandon White, a partner at Holland & Knight who represents Coursera, declined to comment.

Hindi said he largely sues based on the FCCPA and avoids federal filings under the FDCPA.

Hindi said that Florida law covers creditors, such as local electric companies, as well as debt collectors, whereas the federal law only applies to debt collectors, which is a much smaller group. His cases over emails, for instance, tend to settle, often through mass arbitrations, and some defendants continue to engage in the offending conduct after settling.

"The argument they make is that there is no legal standing and we have gotten a ruling saying that there is legal standing with these cases," Hindi said. "Since they can't argue what the law says, they try to make an attack on whether the plaintiff was actually harmed and if there is no actual harm, there is no case whether they violated the law or not."

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