

Consumer Protection Law

Attorneys

Thomas J. Cleary

Renee A. Dangoia

Alexander L. Friedman

Erynn A. Hamel

Michael Kozlov

Christopher J. Leazott

F. Michael McArdle

Adam Sloane

Bryan J. Texiera

Tyler K. Tyack

Jack C. Zachary

Related Services

[Consumer Protection Law](#)

[Consumer Fraud and Deceptive Practices](#)

[Disability Insurance Appeals](#)

[Insurance Claims and Disputes](#)

Overview

We represent individuals facing fraud, unfair practices, and deceit. Protecting your consumer rights with focused and experienced legal action is what drives our practice.

Most consumers who have been cheated by a business, overcharged by a contractor, or misled by a dealer assume there is nothing they can do about it. That assumption is wrong.

Massachusetts has one of the strongest consumer protection statutes in the country: Chapter 93A. Under this law, individuals who prove unfair or deceptive acts and practices (UDAP) can recover up to three times their actual damages, plus attorneys' fees. Rhode Island provides parallel protections under its Deceptive Trade Practices Act.

Cohen Cleary represents individuals across Massachusetts and Rhode Island who have been harmed by fraud, deception, and unfair business conduct. As a consumer rights lawyer, our role is to hold wrongdoers accountable. We handle claims against auto dealers, contractors, insurance companies, debt collectors, and other businesses that violate consumer protection laws. Our attorneys understand how these cases are built, how demand letters are structured under 93A, and how to position claims for maximum recovery.

Consumer Protection Services We Provide

Our consumer protection practice encompasses the following service areas:

Consumer Fraud and Deceptive Practices

Claims against businesses engaged in fraud, false advertising, bait-and-switch tactics, contractor scams, lemon law violations, and other deceptive conduct are actionable under Massachusetts Chapter 93A and Rhode Island's consumer protection statutes. An experienced [consumer fraud lawyer](#) can identify violations that consumers often miss.

Disability Insurance Appeals

Representation of individuals whose [long-term disability insurance claims have been wrongly denied](#) or terminated, including ERISA-governed appeals and litigation against insurers.

Insurance Claims and Disputes

Advocacy for [policyholders facing denied claims](#), underpayments, bad faith handling, and coverage disputes across homeowners, auto, commercial, and specialty insurance policies.

Each of these areas involves a different procedural framework, different statutes, and different strategic considerations. What they share is a common pattern: a company or institution with more resources and more experience in disputes than the individual it has harmed. In some cases, a consumer lawsuit brought as a class action is the most effective path forward. In others, an individual Chapter 93A claim produces better results and a faster resolution. We

evaluate each situation on its own facts.

Building Your Consumer Protection Claim Under Chapter 93A

Consumer protection claims in Massachusetts begin with a mandatory step that many attorneys overlook or mishandle: the 30-day demand letter required under Chapter 93A, Section 9. Before filing suit, the consumer must send a written demand to the alleged wrongdoer describing the unfair or deceptive act and the injury suffered. The recipient then has 30 days to make a reasonable settlement offer. If the offer is reasonable and the consumer rejects it, the court may limit recovery. If the offer is unreasonable or no offer is made, the consumer preserves the right to seek treble damages and attorneys' fees at trial.

We tell our clients that the demand letter is not a formality. It is the first strategic move in the case. A well-drafted demand letter frames the legal theory, quantifies damages, and creates a record that strengthens the litigation position if settlement fails. A poorly drafted letter can limit recovery before the case even reaches court.

[Our attorneys](#) draft demand letters with the same precision we bring to trial preparation. We identify every applicable statutory basis, document the chain of deceptive conduct, and present damages in a framework that makes the economics of settlement clear to the opposing party.

Why Clients Choose Cohen Cleary

At Cohen Cleary, our practice teams combine deep subject-matter experience with disciplined execution and responsive client service. We do not take a one-size-fits-all approach. Every matter is handled with careful preparation, clear communication, and a strategy tailored to the client's goals and the realities of the forum.

Clients choose Cohen Cleary because we deliver:

Practice-Focused Legal Experience

Our attorneys work in defined practice areas, allowing us to develop practical insight into the legal, procedural, and regulatory nuances that matter most in each case. This focus allows us to anticipate issues, avoid unnecessary delays, and position matters for efficient resolution.

Clear Guidance and Proactive Communication

We prioritize clarity at every stage. Clients receive straightforward explanations of their options, timely updates on developments, and practical advice grounded in real-world outcomes.

Strategic Advocacy with Trial Readiness

Whether a matter calls for negotiation, mediation, or litigation, our attorneys prepare every case with discipline and foresight. We pursue efficient resolution when possible and are fully prepared to advocate aggressively when necessary to protect our clients' interests.

Regional Knowledge and Local Presence

With offices throughout Massachusetts and experience across New England courts and agencies, we bring local insight and regional reach to every matter.

Client-Centered Service

We treat every matter with urgency and respect. Our clients rely on us for responsive service, sound judgment, and steady counsel through complex legal challenges.

In our consumer protection work, this approach helps clients pursue accountability against larger opponents with clarity, efficiency, and confidence.

Treble Damages and the Economics of Consumer Protection Claims

Many consumers believe that pursuing a claim against a large company is financially impossible. Chapter 93A changes that calculation entirely. Because successful plaintiffs recover attorneys' fees and can obtain up to three times their actual damages, the economics of consumer protection litigation often favor the individual, even on modest claims. A \$5,000 loss becomes a potential \$15,000 recovery, plus fees.

We evaluate every potential claim with this framework in mind, and we handle many consumer protection matters on a contingency basis, meaning the client pays no legal fees unless we obtain a recovery.

Serving Consumers Across Massachusetts and Rhode Island

Cohen Cleary represents consumers from offices in [Taunton](#) and [Plymouth](#), Massachusetts. Our attorneys handle consumer protection matters in Massachusetts state courts across Bristol County, Plymouth County, Norfolk County, and throughout the Commonwealth. We also represent clients in Rhode Island consumer protection proceedings.

Clients throughout Taunton and Plymouth rely on Cohen Cleary as their consumer protection attorney and Chapter 93A counsel. Our familiarity with local court procedures in southeastern Massachusetts, including filing requirements and scheduling patterns in Bristol and Plymouth County Superior Courts, allows us to move cases forward efficiently. For clients across New England, we have the capacity to evaluate claims and provide guidance on consumer protection issues arising under each state's applicable statutes.

Discuss Your Consumer Protection Matter With Cohen Cleary

If you believe a business, insurer, or debt collector has treated you unfairly, [contact](#) Cohen Cleary for a case evaluation. Our consumer protection attorneys can assess your situation, explain your legal options, and determine whether a consumer lawsuit under Chapter 93A or other consumer protection statutes may be appropriate.

Frequently Asked Questions About Consumer Protection Claims

What is Chapter 93A, and how does it protect Massachusetts consumers?

Chapter 93A is the Massachusetts Consumer Protection Act, which prohibits unfair or deceptive acts or practices in trade or commerce. It is one of the most consumer-friendly statutes in the country. If a business engages in conduct that is deceptive, dishonest, or unfair, consumers can bring a private claim seeking damages. Successful plaintiffs may recover up to three times their actual damages, plus reasonable attorneys' fees and costs.

Do I need to send a demand letter before filing a consumer protection lawsuit?

Yes. Massachusetts law requires that, before filing a Chapter 93A claim, the consumer must send a written demand letter to the business at least 30 days before filing suit. The demand letter must describe the unfair or deceptive conduct and the injury suffered. This is a mandatory prerequisite, and failing to send the letter can result in dismissal of the claim.

Can I afford to sue a large company for unfair business practices?

In many cases, yes. Because Chapter 93A allows successful plaintiffs to recover attorneys' fees, many consumer protection attorneys handle these cases on a contingency basis. This means you pay no legal fees unless the attorney obtains a recovery on your behalf. The fee-shifting provision makes it economically viable to pursue claims that might otherwise seem too small to justify litigation.

What types of businesses can be sued under consumer protection laws?

Chapter 93A applies broadly to any person or entity engaged in trade or commerce. Common defendants include auto dealers, home improvement contractors, insurance companies, debt collectors, landlords, retailers, and service providers. Whether you need a fraud attorney to pursue a contractor scam or an unfair business practices lawyer to challenge deceptive billing, the statute covers a wide range of conduct from false advertising to contract fraud.

Should I file an individual claim or join a class action?

That depends on the nature of the harm and the size of your individual damages. When a business has engaged in the same deceptive practice against many consumers, a class action can pool resources and create leverage. However, when individual damages are substantial or when the facts of your case are distinct, an individual Chapter 93A claim often produces a faster resolution and potentially greater recovery through treble damages. A Chapter 93A attorney can evaluate which path best fits your circumstances.

What is the statute of limitations for a consumer protection claim in Massachusetts?

The statute of limitations for a Chapter 93A claim is four years from the date the cause of action accrues. In most cases, this means four years from the date of the deceptive or unfair act. However, certain circumstances may toll the limitations period, particularly where the deception was not immediately discoverable. Consulting an attorney promptly helps preserve your rights and evidence.