# Atlas Consumer Law

The Rise Towards National Leadership in Consumer Protection Law Case Filings



#### **Overview**

Partnering with Esquire Bank enabled consumer litigation firm Atlas Consumer Law to invest in infrastructure and technology that has streamlined its case acquisition process by establishing an intake call center and case management department. The resulting exponential growth has doubled the practice, expanded the firm's geographic reach from 5 to 17 states, and produced the most consumer protection claims in the United States from 2016–2020.

### A familiar challenge

Based in Lombard, Illinois, Atlas Consumer Law is a national leader in consumer protection litigation, practicing currently in 17 states. Managing Partner Ahmad Sulaiman has consistently been designated as an Illinois Super Lawyer from 2010 through 2020.

Prior to allying with Esquire Bank, Atlas Consumer Law self-financed its case costs and found, as many contingency fee law firms do, that the drag on liquidity was stunting growth. The budget for expansion was consistently limited to what finances were left over from case disbursements. While this financial model initially served the law firm well, this strategy became less and less effective and out of synch with the firm's growth aspirations.

"Prior to working with Esquire Bank, we only grew as fast as we were able to finance that growth internally. For a long period of time there, it was very slow and steady growth."

– Ahmad Sulaiman, Managing Partner

An additional consequence of self-financing case costs was a lack of capital to focus on critical business functions that would support exponential growth. Due to the high-volume nature of consumer cases, Atlas Consumer Law recognized a key strategic priority included improving the law firm's case management system and intake capabilities.

"The only way you can have a system-based business in our field in the service industry is if you are dealing with enough volume to make it effective. We were never going to have enough volume unless we had a case intake call center."

- Ahmad Sulaiman, Managing Partner

Faced with the need to invest in technology, Atlas Consumer Law encountered traditional banks that didn't have the right perspective to understand the unique nature of litigation funding.

"Prior to Esquire Bank, when we would contact a bigger institution, they would not understand that a value of a case is an asset. It was impossible to explain to somebody that a case is worth X in our field of work." – Ahmad Sulaiman, Managing Partner

Although the law firm's steady growth to date attested to the skill and experience of its managing partners, without support from a third-party financial partner, Atlas Consumer Law lacked the capital to achieve its strategic aspirations of making a positive impact on the community and the firm's clients.

## A unique solution

In allying with Esquire Bank, Atlas Consumer Law found a partner who understood the unique nature of contingency fee litigation and could also provide access to flexible lines of credit to fund case costs and make the necessary advances in business operations and technology.

When Atlas Consumer Law partnered with Esquire Bank in 2018, the law firm used the bank's credit facilities to establish a hi-tech, industry-leading intake call center to manage the increasing volume of consumer protection case inquiries.

"We have a state-of-the-art facility that handles hundreds of calls nationwide, which effectively magnifies every single attorney's time. Being able to capitalize on the rise in consumer cases was really based entirely upon our ability to create a call center. And our ability to educate consumers. And there's no doubt in my mind that Esquire has helped us in that part."

- Ahmad Sulaiman, Managing Partner

Additionally, Atlas Consumer Law hired a forward-thinking Director of Operations, John Mickalovski, to manage the law firm's daily operations and lead strategic business initiatives. John's passion for seeing the law firm succeed and advocate for the needs of consumer protection law clients played a critical role in building the Atlas Help Center which serves clients nationally.

"The Atlas Help Center was designed entirely just to communicate with consumers. We have an entire team whose job is to communicate with consumers once we've identified that they have a case. At any given time, we've got anywhere between 500 to 700 active federal litigation cases scattered across the country." – John Mickalovski, Director of Operations

In addition to building an intake call center, the law firm leveraged the capital provided by Esquire Bank's financing solutions to make key advances in technology and case management systems. This enabled the firm to efficiently serve clients better, track and manage law firm operations and boost staff productivity. The investment in technology has also helped the firm move to an operationally efficient, 99% remote business operation.

"There's no question technology plays a massive role in what we're doing, with the fact that we're able to work safely from home. We've got the ability now to reach out and handle all these cases across courts across the country via electronic means. We've transitioned the firm to a virtual law firm. Technology has allowed us to play that role." – John Mickalovski, Director of Operations

By implementing remote technology, Atlas Consumer Law has empowered employees to operate at home and in the office. This operational flexibility has allowed the law firm to weather the pandemic and realize significant growth.

## A winning result

Since enhancing its case intake and case management systems, Atlas Consumer Law has filed a nationwide record number of consumer protection cases and has become the leader in filing consumer protection cases nationally.

"With Esquire Bank's help, we've managed to double our practice. We've managed to increase the number of states that we service. We've gone from 5 states to 17 states and the quantity of cases that we're filing on a month over month basis has increased more than 100 percent."

- John Mickalovski, Director of Operations

With the case cost financial solutions provided to Atlas Consumer Law by Esquire Bank, the law firm demonstrated the confidence to pivot business operations throughout the pandemic. This enabled 99% of the firm to work remotely with no reduction in productivity or growth.

Furthermore, through its investment in technology, marketing and case resources, Atlas Consumer Law positioned the firm to prosper far into the future.

"Having the capital that's backed by Esquire Bank allows us to do a lot of things. Since joining Esquire Bank, we've managed to not only build an entire call center, but also expand our practice and really finance and fund our firm's infrastructure, technology wise. Those three things have managed to increase the firm's digital footprint and to grow the firm now to the point where we're the largest consumer filer of claims in the entire United States."

- John Mickalovski, Director of Operations





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