



Top Class
Actions

FREQUENTLY ASKED QUESTIONS

CLASS ACTION
LAWSUITS

What is a class action lawsuit?

A class action lawsuit is a legal case where one or more people sue on behalf of a larger group of people who were harmed in the same way. Instead of everyone filing their own separate lawsuit, the claims are combined into one case. This makes the process more efficient and gives individuals a better chance to hold the company accountable and receive compensation.

What is the difference between a class action and a mass tort lawsuit?

Both class action lawsuits and mass tort cases involve many people who say they were harmed by the same company or product. The difference comes down to how the claims are handled:

- **Class actions:** Everyone is grouped together as one "class." If the case is successful, compensation is usually distributed in the same or similar way to all class members.
- **Mass torts:** Each person keeps their own individual claim. This means compensation can be different for each plaintiff, depending on the severity of their injuries or losses.

I just submitted my information to see if I qualify for an investigation on Top Class Actions.

What happens next?

Your details will be sent to the law firm(s) handling the investigation for review. If you meet the criteria, the law firm or a representative of the firm may contact you. You will only hear from an attorney or their representative if your initial information suggests you may qualify for representation.

An attorney-client relationship is not established unless you and the law firm sign a retainer and/or written fee agreement.

If you did not sign an agreement and do not receive a response within one week, you should consider reaching out to another firm.

Important: If a law firm contacts you, be sure to respond promptly. Failure to do so may prevent you from participating in the investigation or result in your removal as a client.

How does the class action process work?

The class action process typically follows these steps:

- **Filing the lawsuit:** One or more people file a lawsuit on behalf of everyone who has experienced similar harm.
- **Class certification:** The court reviews the case to decide if it qualifies to move forward as a class action.
- **Litigation or settlement talks:** If the defendant fails to dismiss the case, it may go to trial or be resolved through a negotiated settlement.
- **Settlement approval:** If a settlement is reached, the court must approve it and notify class members about their rights and options.
- **Claims process:** Class members may need to submit a claim form to receive money or benefits. In some cases, payments are sent automatically.
- **Distribution of funds:** Once claims are reviewed and approved, compensation is distributed to class members.

How long will it take to receive a payout if a class action settlement is reached?

There is no set timeline for receiving settlement payments and case resolutions. Cases can take months or even years, depending on several factors, including the complexity of the case, court approvals and claim processing. Delays may happen due to appeals, verification processes or a high volume of claims.

Will joining a class action affect my credit score or legal record?

Joining a class action lawsuit should not impact your credit score or appear on your legal record. These cases are civil matters, not criminal, and do not affect creditworthiness or background checks.

Is my personal information safe when I join a class action lawsuit?

Law firms, settlement administrators and Top Class Actions adhere to strict privacy and data security policies. Your personal information is used only to verify eligibility and process claims.

Can I join a class action lawsuit as a plaintiff instead of a class member?

Typically, individuals participate in a class action as class members. The lead plaintiff (or class representative) is chosen by the court, often based on factors like the strength of their claim, how well it represents the group, and their willingness to be actively involved in the case. Most people cannot simply "opt in" to become the lead plaintiff. However, if your case meets the criteria, your attorney may recommend you for that role, and the court must approve.

How do class action lawyers get paid?

Class action attorneys typically work on a contingency fee basis, which means they only get paid if the case results in a settlement or favorable verdict. Their fees – usually a percentage of the settlement fund – must be reviewed and approved by the court. The approved fees and litigation costs are deducted before payments are distributed to class members.

How do I file a class action lawsuit?

If you believe you have a claim, the first step is to speak with an attorney who handles class action cases. The attorney will review your situation, draft a legal complaint, and ask the court to certify the case as a class action. The judge then decides if the case meets the legal requirements to move forward on behalf of the group.

For many people, it's easier to join an existing class action rather than start a new one. You can check our list of [open lawsuit investigations](#) to see if you qualify to participate.

Want the latest updates on class action lawsuits and settlements?

[Join our free newsletter](#) to be the first to know when new cases open for claims.

You can also find answers to more general questions on our [Settlement FAQ page](#).

Or, [browse current settlements](#) directly on the Top Class Actions website to see which ones you may qualify for.