

Press Coverage | February 23, 2026

Auto Lenders See Rise in Litigation, Consumer Complaints Spurred by Social Media, AI

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Brooke Conkle and Chris Capurso, partners with Troutman Pepper Locke and hosts of *Moving the Metal: The Auto Finance Podcast*, were quoted in the February 23, 2026 *Auto Finance News* article, [“Auto Lenders See Rise in Litigation, Consumer Complaints Spurred by Social Media, AI.”](#)

Consumers are turning to AI for legal advice and assistance with drafting complaints and demand letters pertaining to their vehicles and financiers, which has led to an influx of claims that companies must address, some of which are frivolous and based on misinformation, Brooke Conkle, partner in Troutman Pepper Locke’s consumer financial service department, told *AFN*.

On one hand, AI may be an asset to consumers who do not have access to an attorney, but it is also increasing the number of complaints made against dealers and auto finance companies, she said.

This influx of complaints and lack of context an attorney typically adds, however, make it difficult for companies to respond in a timely manner, Conkle and Chris Capurso, counsel who specializes in compliance at Troutman, told *AFN* in a joint statement.

This is an issue in pro se cases, in which individuals represent themselves.

“We’re seeing more pro se cases where the litigants are using AI to bolster their allegations and pleadings,” the lawyers said. “Probably 35% to 50% of the pro se cases we’ve seen over the past six months have directly incorporated AI, or we suspect they’re using AI.”

Effect on consumers, lenders

Use of social media and AI to form complaints and actions against lenders can adversely affect financiers and consumers, the lawyers said.

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Receiving the same kind of disputes from consumers – even those that appear to be drafted by AI – are compliance red flags, Troutman’s Conkle said. However, legal responses could include producing standardized “stock letter” responses to suspected AI-drafted complaints, she said.

While streamlined processes can help companies, Conkle noted, the landscape of social media and AI-derived complaints is “changing so quickly and there is a cost that’s going to be felt by auto finance companies just by trying to keep up.”

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