

## **Two Leading Policyholder Firms Join Forces in Ohio: Merlin Law Group | Rutter & Russin**

*-- Alliance brings together 5 Ohio-licensed attorneys with decades of insurance coverage and trial experience to handle the state's most complex insurance disputes --*

**CLEVELAND, Ohio** (March 4, 2026) – [Merlin Law Group](#), a leading national firm focused exclusively on representing policyholders in high-stakes property insurance cases, and [Rutter & Russin, LLC](#), a Cleveland-based insurance coverage law firm, today announced a strategic alliance designed to strengthen policyholder representation in Ohio's most complex and aggressively litigated insurance disputes.

The alliance is an of-counsel relationship that brings together complementary strengths: Rutter & Russin's deep knowledge of Ohio insurers and courts, and Merlin Law Group's national resources and trial readiness for complex matters. Rutter & Russin will continue to operate independently under its own name, collaborating on select Ohio matters where insurer resistance demands experienced coverage counsel.

As national insurers consolidate and deploy increasingly sophisticated delay tactics in Ohio, policyholders need counsel who understand both local courts and nationwide coverage strategies. Ohio's non-catastrophe market means most matters are one-off, relationship-driven disputes, where credibility and trial readiness drive outcomes. This alliance positions both firms to handle the state's most serious coverage disputes.

"When an Ohio business suffers a significant loss and the insurer responds with a fraction of what the policy promises, that policyholder needs trial-ready counsel with deep expertise to fight a long battle," said [Chip Merlin](#), Founder and President of Merlin Law Group. "Bob Rutter has been winning these cases in Ohio courts for more than 35 years, and we have deep respect for his experience and judgment. Partnering with Rutter & Russin expands our ability to take on the most significant matters across the state."

"For those who practice first-party property law in Ohio, Bob Rutter stands without competition," said [Michael W. Duffy](#), Managing Attorney at Merlin Law Group. "I've known the Rutters since the mid-'90s, and that level of integrity and courtroom authority has been consistent from then to now. This alliance builds on that legacy."

"We built Rutter & Russin by outworking and outlitigating insurance companies that bet on policyholders giving up," said [Bob Rutter](#), a founding member of Rutter & Russin. "Working alongside Merlin Law Group adds national resources and trial depth that strengthen our ability to pursue complex, high-stakes coverage matters for Ohio clients. This alliance is about impact, not volume. It strengthens what we can do for policyholders when the dispute is serious, and the insurer will not play fair."

"Having worked on the defense side earlier in my career, I know how insurers evaluate risk," added [Bobby Rutter](#), Member at Rutter & Russin. "They settle when they face counsel with both credibility and the resources to go the distance. That is what this alliance delivers."

The firms expect the alliance to be particularly valuable for plaintiff firms, public adjusters, and other professional referral sources seeking proven coverage counsel for serious Ohio insurance matters where expertise and judgment are decisive.

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## **About Merlin Law Group**

[Merlin Law Group](#) is the go-to national law firm for policyholders in complex property insurance claims from hurricanes, wildfires, floods, business interruption, bad faith practices, and other catastrophic events. The firm relentlessly represents individuals, businesses and public entities to recover the compensation they're entitled to under their insurance policies. Known for its aggressive advocacy and deep bench of seasoned attorneys, Merlin Law Group doesn't just win cases—it drives change. The firm frequently works with lawmakers and regulators to push for policyholder-friendly reforms and protect consumer rights. Since 1985, Merlin Law Group has expanded to 12 offices nationwide, cementing its reputation as the voice for policyholders when everything is on the line.

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## **About Rutter & Russin, LLC**

[Rutter & Russin, LLC](#) is a Cleveland-based policyholder firm representing individuals and businesses in insurance coverage disputes throughout Ohio for more than 35 years. The firm handles first-party property and other insurance coverage disputes with a focus on complex, high-stakes matters. Bob Rutter has argued numerous landmark insurance cases before the Ohio Supreme Court.

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