

Ruddy S. Abam

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Overview

Ruddy's state and federal court practice emphasizes a depth of experience with consumer protection laws, including the Telephone Consumer Protection Act ("TCPA"), the Fair Credit Reporting Act ("FCRA"), the Fair Debt Collection Practices Act ("FDCPA"), and state and local financial services statutes, and is supported by a disciplined, dedicated team approach in data-intensive matters.

A national consumer protection litigator, Ruddy delivers thoughtful, business-minded defenses in consumer-related matters. She represents creditors, debt buyers, financial servicers, and other consumer-facing companies in individual and putative class actions. She also advises on regulatory compliance-particularly automatic-renewal requirements and consumer-consent issues-with a focus on minimizing individual or class-wide litigation exposure. Ruddy provides concierge-level legal representation and manages coordinated, multi-jurisdictional matters from early case assessments through sophisticated dispositive motion practice and class discovery. She showed it when her rigorous attention to research and relentless analyses of defense theories resulted in winning a key discovery ruling, limiting liability to individual claims rather than proceeding with nationwide TCPA class discovery.

Ruddy also handles regulatory and enforcement matters including civil investigative demands, subpoenas, and assists clients by anticipating how regulatory trends-such as Federal Communications Commission, Federal Trade Commission rulemaking, as well as state legislative amendments-translate into litigation risk. Ruddy is a member of Benesch's False Advertising Task Force, and has been substantively involved in pitching and advising major national retailers and Fortune 500 companies on advertising and consumer litigation arising under California's False Advertising Law ("FAL"), the Consumers Legal Remedies Act ("CLRA"), the Unfair Competition Law ("UCL"), the Commercial Electronic Mail Act ("CEMA"), and related state consumer protection statutes.

When not providing high-touch legal representation to clients, Ruddy is deeply committed to grassroots service and regularly offers pro bono legal assistance across a range of matters. Prior to joining Benesch, she served as a *Guardian ad Litem* in the Circuit Court of Cook County, Illinois, advocating in court for the best interests of minors. She has also contributed to the World Economic Forum's Global Shapers Community as a curator for the State of Alaska and previously served as a legislative intern for former U.S. Senator Mark Begich.

Representative Matters

- Represented an individual guarantor in a $2.5 million property damage action brought by a commercial landlord following the tenant's Chapter 11 bankruptcy. The landlord sought to enforce a guaranty against our client for damage allegedly caused by a subtenant added without our client's knowledge or consent. Secured a first-impression California ruling holding that the unauthorized introduction of a subtenant could exonerate a guarantor, resulting in dismissal with prejudice and recovery of a portion of our client's attorney's fees.

Credentials

EDUCATION

- Loyola University Chicago School of Law, 2020, J.D.
  - Dean's List
  - Merit Scholar
  - Trial Advocacy Certificate
  - Phillip H. Corboy Fellowship in Trial Advocacy
  - Gary David Friedman Award in Trial Advocacy
  - Regional and National Mock Trial Championships
  - William W. Daniel National Mock Trial Championship

- University of Alaska Anchorage, 2015, B.A., Criminal Justice, *cum laude*
  - Commencement Speaker

BAR & COURT ADMISSIONS

- Illinois
- U.S. District Court for the Northern District of Illinois
- U.S. District Court for the Central District of Illinois

Memberships

- Member, National Bar Association
  - Associate Advancement Academy for Excellence, (2023-2024)
- Member, Black Women Lawyers Association

Awards & Recognition

- Named, National Black Lawyers Association “Top 40 Under 40”, 2025

News & Insights

- Beyond Allulose: What Comes Next in Sugar-Related False Advertising Litigation?
  October 30, 2026 | Client Alerts & Insights
- AI-Driven Personalized Pricing: The FTC’s New Enforcement Posture and the Broader Legal Landscape
  September 10, 2026 | Client Alerts & Insights
- Five Stars, Zero Tolerance: FTC Turns Up Enforcement Under Consumer Review Rule
  April 6, 2026 | Client Alerts & Insights
- What’s in a Name?: Courts Refuse to Stretch Product Names into Promises
  April 6, 2026 | Client Alerts & Insights
- FTC Enforcement Trends in 2026: What Businesses, Advertisers Should Be Watching Now
  February 20, 2026 | Client Alerts & Insights
- Not Quite Full of It: The Risk of “Shrinkflation” Lawsuits
  December 22, 2025 | Client Alerts & Insights
- Using the Funnel-Folgers’ Decision Key To Avoiding Certified False-Advertising Classes
  December 5, 2025 | Client Alerts & Insights

- Opportunity and Uncertainty in Equal Measure: What You Should Know About the FCC's Proposed TCPA Rulemaking
  October 16, 2025 | Client Alerts & Insights
- Texas Expands Mini-TCPA: Text Marketing Now in the Crosshairs
  August 27, 2025 | Client Alerts & Insights
- SCOTUS Rejects FCC Edicts: Courts are (Finally) Free to Interpret the TCPA
  June 26, 2025 | Client Alerts & Insights

Speaking & Events

PAST EVENTS

- You've Got Mail . . . and a Lawsuit: A Year of Subject Line Litigation after Brown v. Old Navy | Michael D. Meuti, Ruddy S. Abam, Kennedy Dickson
  April 15, 2026 | Firm Events
- Avoiding Certification of False Advertising Classes: Building Defense Strategies Based on the Advertising Funnel | Michael D. Meuti, Michael B. Silverstein, Ruddy S. Abam
  February 5, 2026 | Speaking Engagement