

Ruel W. Smith

Tampa, FL

He/Him

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About Ruel

A seasoned commercial litigator, Ruel focuses his practice on life, health, and disability benefits litigation, business and partnership disputes, and representation of creditors in state, federal, and bankruptcy courts. His clients include insurers, managed care organizations, commercial property owners, consumer financial services providers, and third-party debt collectors, as well as attorneys and other licensed professionals.

In his bankruptcy and creditors' rights practice, Ruel advocates for lenders, landlords, and other creditors in bankruptcy court and in state and federal post-judgment proceedings. He also defends the targets of adversary proceedings and trustee avoidance actions. Ruel also has served as Chapter 7 trustee special counsel. His employee benefits practice includes life, health, and disability litigation involving ERISA and Medicare Advantage benefit plans, with a particular emphasis on provider-payor disputes.

Drawing on 17 years of business law experience, Ruel regularly advises leaders in construction, hospitality, and other industries on business entity formation, regulatory compliance, and transactional matters.

Ruel's Affiliations

- Florida Defense Lawyers Association
- Hillsborough County Bar Association, Military and Veterans' Affairs Committee

Areas of Focus

Industries: Construction; Consumer Financial Services; Financial Services; Healthcare; Insurance; Life, Health, Disability & ERISA; Managed Care

Services: Bankruptcy, Workout Strategic Planning & Restructuring; Complex Commercial Litigation; Financial Services Litigation; Litigation & Trial

Recognition

- *The Best Lawyers in America*®, Commercial Litigation, 2023 – 2026
- Stetson University College of Law, National Order of Barristers

Credentials

Education

Stetson University College of Law, JD, *cum laude*, 2006
Florida State University, BA, 1997

Bar Admissions

Florida

Court Admissions

US Bankruptcy Court for the Middle District of Florida
US Bankruptcy Court for the Northern District of Florida
US Bankruptcy Court for the Southern District of Florida
US District Court for the Middle District of Florida
US District Court for the Northern District of Florida
US District Court for the Southern District of Florida

Interests

Did you know...

Ruel is a proud husband, father, and veteran whose interests include live music, military history, and football.

Community/Civic Activities

- Veterans' Treatment Court, 13th Judicial Circuit Court in and for Hillsborough County, Florida, Volunteer Mentor emeritus

Thought Leadership

Presentations

- Co-Presenter, “The Verdict: No Surprises Act,” Hinshaw University, CLE Webinar, June 5, 2025
- “First Steps - Case Intake and Removal,” Hinshaw University, Chicago, Illinois, September 20, 2018
- “Written Discovery, Electronic Discovery, and Motions to Compel,” Hinshaw University, Chicago, Illinois, September 20, 2018
- “Defending Claims of Emotional Distress as an Element of Damages,” Hinshaw University, Chicago, Illinois, August 17, 2017
- “Medicare Secondary Payor Act Compliance,” Sedgwick CMS, Deerfield, Illinois, August 1, 2017
- “The Telephone Consumer Protection Act - Top 10 Violations For Businesses,” Rotary Club of Pinellas Park, Pinellas Park, Florida June 15, 2017

Press Releases

- 102 Hinshaw Lawyers Recognized in 2026 Editions of *The Best Lawyers in America*® and *Ones to Watch*™, Aug 21, 2025
- 105 Hinshaw Lawyers Recognized in 2025 Editions of Best Lawyers in America and Ones to Watch, Aug 15, 2024
- 101 Hinshaw Lawyers Recognized in 2024 Editions of Best Lawyers in America and Ones to Watch, Aug 17, 2023
- Eighty-Seven Hinshaw Lawyers Recognized in 2023 Editions of Best Lawyers in America and Ones to Watch, Aug 18, 2022
- Hinshaw Veteran Spotlight: Ruel Smith, Tampa, Jul 28, 2022

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