

R. Wardell Loveland

San Francisco, CA

He/Him

📞 415-743-3720

✉️ rloveland@hinshawlaw.com



About Ward

Ward represents clients in a broad range of insurance-related disputes, including class actions, multidistrict litigation (MDL), administrative proceedings, and appeals. He defends insurers in lawsuits arising from bad-faith claims handling, business practices, and regulatory matters tied to claims operations.

For more than three decades, he has taken hundreds of disputes to judgment, involving contested auto-body labor rates, claims evaluation tools, total loss valuation, policy interpretation, premium setting, and other issues across property and casualty, commercial, and life insurance. Additionally, Ward defends agents and brokers in cases involving negligence, fraud, and misrepresentation.

Ward advises insurers on regulatory compliance and related disputes. He drafts responses to insurance commissioners, challenges adverse findings, and handles filings to support compliance. He also counsels clients on legislative developments and emerging issues, including usage-based insurance (UBI), transportation network companies (TNC), the sharing economy, and drones (unmanned aerial vehicles/UAV).

In his appellate work, Ward is retained by insurers, businesses, and individuals to challenge adverse rulings and prepare amicus briefs on industry-wide issues.

Ward's Affiliations

- American Bar Association
- Association of Defense Counsel of Northern California and Nevada
- California Fraud Investigators Association
- Defense Research Institute

- San Mateo County Bar Association

Areas of Focus

Industries: Insurance; Transportation & Mobility

Services: Appellate; Bad Faith, Market Conduct & Extra-Contractual Liability

Experience

- Obtained an appellate court ruling that the uninsured/underinsured motorist benefits cannot be assigned, protecting the insurer from improper claims by third parties. The decision restricts hospitals from seeking payment unless specific conditions are met.
- Represented an insurer in a claim in which the court found no bad faith in handling a homeowner insurance claim, confirming the insurer acted reasonably and paid all benefits owed.
- Obtained a settlement, on behalf of an insurer, that was upheld despite post-agreement attempts to change its terms, ensuring the original deal remained binding and enforceable.
- Obtained court affirmation that hospitals cannot charge patients or insurers above agreed rates without a written contract, limiting balance billing practices.

Recognition

- *Northern California Super Lawyers*, 2007 – 2010, 2014 – 2024
- Martindale-Hubbell, AV® Peer Review Rating

Credentials

Education

Boston College Law School, JD, 1986

Princeton University, AB, 1981

Bar Admissions

California

Court Admissions

US Supreme Court

US Court of Appeals for the Ninth Circuit

US District Court for the Central District of California

US District Court for the Eastern District of California

US District Court for the Northern District of California

US District Court for the Southern District of California

Interests

Did you know...

If he were not a lawyer, Ward could see himself leading historic tours as a travel guide.

Thought Leadership

Publications

- “California Insurance Defense Forms,” *The Recorder*, 2013

Press Release

- Hinshaw Expands Insurance and Litigation Capabilities With West Coast Addition of Six Attorney Team, Jan 9, 2024