



Ruel W. Smith

Partner
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Ruel Smith is a litigator who takes the same practical and detail-oriented approach to his cases as he did in his role as a former U.S. Army officer. He seeks to understand his client's business and legal objectives. He translates that knowledge into effective and efficient legal representation on behalf of clients, including life, health, and disability insurers, HMOs, consumer financial services providers, third-party debt collectors, general and trade contractors, attorneys, and other licensed professionals.

Ruel's bankruptcy and creditors' rights practice involves advocating for lenders, landlords, and other creditors in bankruptcy and post-judgment proceedings and defending the targets of adversary proceedings and Trustee avoidance actions. Ruel has also served himself as Chapter 7 Trustee special counsel. His employee benefits practice includes ERISA and non-ERISA litigation in Florida and federal courts.

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

Before turning to the law, Ruel served as a U.S. Army Air Defense Artillery officer, leading combat arms units in the 101st Airborne Division (Air Assault) and the 3rd Infantry Division (Mechanized). As a Captain in 2003, Ruel commanded a mechanized air defense artillery battery in Operation Iraqi Freedom I. He was recognized for his actions with the Bronze Star Medal (with "V" device for valor).

Professional Affiliations

- Defense Research Institute (DRI)
- Florida Defense Lawyers Association
- Hillsborough County Bar Association

Honors & Awards

- Selected by his peers for inclusion in *The Best Lawyers in America*® for Commercial Litigation, 2023 – 2024

Practices

Bankruptcy, Restructuring & Workouts
Commercial Litigation
Consumer Financial Services
Life, Health, Disability & ERISA Litigation

Industries

Construction
Health Care

Education

J.D., *cum laude*, Stetson University College of Law, 2006

- National Order of Barristers

B.A., English, Florida State University, 1997

Admissions

Florida

U.S. Bankruptcy Court for the Middle, Northern, and Southern Districts of Florida

U.S. District Court for the Middle, Northern, and Southern Districts of Florida



Presentations

- "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

Personal

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

Community/Civic Activities

- Stetson University College of Law, Veterans' Pro Bono Initiative, Attorney
- Hillsborough County Bar Association
 - Military and Veterans' Affairs Committee
- Veterans' Treatment Court, 13th Judicial Circuit Court in and for Hillsborough County, Florida, Volunteer Mentor