

José M. Umbert Partner



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PRACTICE AREAS

- Reinsurance
- Builder's Risk
- Climate Change
- Energy/Renewables
- General Liability Coverage and Defense
- Insurance
- · Pandemic Claims and Litigation
- · Property Insurance
- Subrogation

BAR AND COURT ADMISSIONS

- State Court: California
- U.S. District Court: Northern District of California: Central District of California
- · England & Wales
- · Spain

EDUCATION

 Hamline University School of Law, Master of Laws (LL.M.), 2001

(he/him/his)

José is an English solicitor and a licensed attorney in California and Spain, where he has represented some of the world's largest insurance companies in complex (re)insurance matters for over 20 years. He acts for (re)insurance companies in first-party coverage cases involving property damage and business interruption losses at energy, construction, and industrial facilities. José also represents (re)insurers in third-party liability coverage matters, and in subrogation and recovery actions. He handles disputes in the U.S., UK, many countries in Latin America, Spain, and other jurisdictions. José has written and presented on a number of (re)insurance coverage issues.

REPRESENTATIVE MATTERS

First-Party (Re)Insurance

Representing reinsurer in Covid-19 coverage disputes with retrocessionaires

Acted for insurers in wildfire loss to resort in California

Advising reinsurance market on several losses at power plants in Ecuador

Representing insurers in multiple coverage disputes arising out of Covid-19 losses

Acting for reinsurers in several losses at windfarms in Mexico

Advised reinsurers on coverage for construction claim at hydroelectric project in Peru

Acted for reinsurers in fire and BI loss at hydroelectric plant in Colombia

Advised insurance market on coverage for theft losses at California oil leases

Representing reinsurance market in claims for damages at power plants in Guatemala

Advised reinsurers on coverage for power loss in Brazil

Liability (Re)Insurance

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 Universidad Pontificia Comillas – ICADE, Madrid, Spain, B.A.s in Law and Business Administration, 1999 Advising reinsurer in product liability claim involving several drugs

Representing insurer in claim for accident at offshore oil platform in Mexico

Advised insurers on coverage for oil spill off the California coast

Acting for reinsurers in claim for gas explosion at apartment building in Portugal

Representing insurers in claim for pipeline explosion in California

Advising reinsurers on coverage for global warming litigation against Carbon Majors

Acting for insurer in claim arising out of fire at residential tower

Advising insurers in several claims in Texas arising out of Winter Storm Uri

Subrogation / Recovery

Representing reinsurers in subrogation claim following fire at Colombian power plant

Acting for reinsurer in recovery claim for theft loss at Peruvian mine

Representing reinsurers in subrogation action for loss at mine in Chile

ARTICLES & PRESENTATIONS

"Is Your War Exclusion Fit for Purpose?" May 6, 2025, co-author

"Tendering Defense and Indemnity to Excess Carriers and Other Parties," Zelle LLP Webinar Week, May 1, 2025, co-presenter

"After Climate Rulings, Insurers May Go On Coverage Offense," *Law360*, October 13, 2022, co-author

"Insurer Implications As 3 Climate Suits Return to State Courts," *Law360 Insurance Authority*, April 26, 2022, co-author

"California Fair Claims Settlement Practices," multiple in-house client

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seminars, 2016-present, co-presenter

"The Deposition Process," multiple in-house client seminars, 2019-present, co-presenter

"California Wildfires - Underwriting Considerations," November 1, 2021, co-author

"COVID-19 Insurance Issues To Watch In Civil Law Countries," *Insurance Law360*, March 2, 2021, co-author

"Climate Change Litigation Goes Before the Supreme Court," January 5, 2021, co-author

"Climate Change and Insurance: Insurers' Subrogation Claims," *Insurance Law360*, July 12, 2019, co-author

"Climate Change and Insurance: *Lliuya v. RWE* Makes History," *Insurance Law360*, March 22, 2019, co-author

"Climate Change and Insurance: Litigation Risks for Insurers," *Insurance Law360*, January 23, 2019, co-author

"Stressed about CATs? The London Market Is Ready," *CAT-Law Navigator,* April 11, 2017, author

"The "El Niño" Effect In Peru, Can Anything Be Done?," *LatAm Insurance Navigator*, March 23, 2017, co-author

"Atmospheric Rivers Making Landfall in California and Causing Major Flooding," *CAT-Law Navigator,* February 8, 2017, author

"Handling (Re) insurance Claims in Mexico," Lloyd's Market Association Masterclass, June 14, 2016, co-presenter

"Claims in Latin America: Critical Issues for International (Re)Insurers," Lloyd's Market Association Masterclass, May 5, 2016, co-presenter

"Adjusting International Claims," Zelle Insurance Webinar Series -Catastrophes, November 14, 2016, co-presenter

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"Natural Disasters in Latin America: Reinsurance Issues," *Insurance Law360*, November 6, 2015, co-author

"A Primer on Insurance Dispute Resolution in China," *Insurance Law360*, July 14, 2015, co-author

"Latin American Business Series - Legal Tour of Latin America," Lloyd's Market Association Masterclass, July 7, 2015, co-presenter

"A Primer on Insurance Underwriting in China," *Insurance Law360*, June 10, 2015, co-author

"Latin America Business Series – Introduction: The Common Themes," Lloyd's Market Association Masterclass, April 29, 2015, co-presenter

"'Loss' In Translation: Insurers Beware," *Insurance Law360*, February 19, 2015, co-author

"Primer On Civil And Common Law For The Int'l Insurer," *Insurance Law360*, October 31, 2014, co-author

"Insurance In Brazil: A Reinsurance Perspective," *Insurance Law360*, August 14, 2014, co-author

"Primer On Underwriting Insurance Risks In Argentina," *Insurance Law360*, June 19, 2014, co-author

PROFESSIONAL AFFILIATIONS

Law Society of England & Wales

American Bar Association

State Bar of California

Madrid Bar Association

PAST PROFESSIONAL EXPERIENCE

Cuatrecasas, Madrid and Barcelona, Spain 1999-2001