Pérez-Llorca



Rafael Fernández

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Practices and Sectors

- Insurance and Reinsurance

Profile

Rafael Fernández is a partner of Pérez-Llorca's Insurance and Reinsurance practice area. Prior to this, Rafael worked in the Insurance and Reinsurance areas in two highly prestigious international firms, in the World Bank's Multilateral Investment Guarantee Agency and as Vice President, Legal Counsel at Swiss Re Europe.

Studies:

- 2016 Master's degree in Law, with honours, Georgetown University Law Center.
- 2012 Degree in Business Administration, Universidad Complutense de Madrid.
- 2009 Degree in Law, Universidad Complutense de Madrid.

He speaks Spanish and English.

Experience

Rafael has over 15 years of experience providing legal advice to entities from the insurance sector. His areas of expertise include advising on the following transactions and assignments:

- Acquisitions and disposals of major insurance companies and cross-border portfolio transfers;
- Underwriting all types of transactional risk insurance, including underwriting W&I insurance in M&A transactions, contingent insurance risks and handling related claims;
- Working as an advisor and project coordinator in Europe specialising in insurance distribution, including the launch of various insurance products via digital platforms;
- Governance of (re)insurance undertakings and assistance with inspection procedures initiated by the DGSFP; and
- Legal representation in courts and arbitration proceedings relating to civil liability claims (D&O, professional, product liability and warranty), major claims, bancassurance alliance ruptures, coverage dispute resolution and recovery actions.

Academic and publishing collaborations

- Academic Director of the Advanced Legal Programme in Insurance Law at IE Law School, and lecturer in Insurance Contract Law.
- Lecturer at IE Law School in (i) Commercial and Business Law; and (ii) Representations and Warranties in M&A transactions.
- Lecturer providing training to insurance companies at ICEA.
- Author of several academic articles and opinion pieces on legal matters relating to the insurance sector.
- Coordinator of the book "*Principales novedades normativas y jurisprudenciales en el sector asegurador*", Editorial Aranzadi, 2021-2025.
- Co-author of the chapter "*Derecho de los videojuegos: Aspectos jurídicos y de negocio*"; Editorial Aranzadi, 2023.

Professional organisations

The Madrid Bar Association (ICAM).

Senior Vice Chair Officer of the Insurance Committee of the IBA (International Bar Association).

Awards and recognition

- Chambers Europe: Insurance (Up and Coming)
- Legal 500 EMEA: Insurance (Next Generation Partner)
- Best Lawyers®: 'Insurance Law'
- Nominated as a "Next Generation Partner" in Insurance by Legal 500 (2026)
- Nominated for Best Insurance Lawyer in Spain and Portugal by Iberian Lawyer's Forty under 40 (2021, 2022, 2023 and 2024)
- INESE: Featured in the 2022 "Forty under 40" list for the insurance sector
- Recognition of academic excellence by the IE Law School (2019, 2022, 2024, 2026)