SpencerFane®

Jacob Esparza

Partner

Contact

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Overview

Jacob Esparza assists clients through all phases of complex litigation involving the insurance, construction, energy, and transportation industries, utilizing traditional, and alternative dispute resolution methods to achieve legal outcomes that reduce liability while also aligning with business objectives and goals.

This includes handling residential and commercial construction defect, oilfield losses, risk allocation / indemnity, and trucking and aviation matters, as well as handling subrogation efforts in these areas. He has also represented entities engaged in regulatory investigations arising from energy exploration and production activities in the Gulf of Mexico.

His transportation and logistics experience includes advising insurers and companies in complex interstate and intrastate trucking matters. With a focus on contractual risk management and fact-intensive investigations, Jacob regularly advises shippers, freight brokers, carriers and insurers to manage and mitigate exposure in personal injury, property and cargo damage claims throughout the U.S.

In addition, Jacob represents U.S. and London-based insurers and reinsurers in coverage and extra-contractual litigation relating to policy wording disagreements involving property, hull, warehousemen, transportation / cargo, and casualty risks. In 2014, he seconded with a leading global specialty lines insurer to gain greater understanding of North American property, energy, aviation, and casualty claims. That experience provides him with unique perspective when advising clients on all matters related to coverage issues and extra-contractual exposures.

Jacob has also added equine law to his practice, handling disputes and transactional matters while vetting new opportunities in the growing sector with a complementary team of versatile litigators and trusted advisers. These efforts include sales, leases, and other transactions involving horses; ownership disputes; horse-related injuries/liability; and veterinary malpractice.

Jacob's work centers on the understanding that litigation can threaten the future of any client's business when reputation, success, and even survival hang in the balance. He has a proven track record of successfully collaborating with all key stakeholders in a litigation matter to formulate and execute successful strategies with mediators, arbitration panels,

judges, and juries to reach favorable outcomes.

Education

- University of Houston Law Center, 2005 (J.D.)
- Texas A&M University, 2002 (B.B.A.)

Bar Admissions

- Texas, 2005

Court Admissions

- U.S. Court of Appeals for the Fifth Circuit
- U.S. District Court for the District of Colorado
- U.S. District Court for the Eastern District of Texas
- U.S. District Court for the Western District of Texas
- U.S. District Court for the Northern District of Texas
- U.S. Bankruptcy Court for the Southern District of Texas

Community Involvement

- Wilchester Men's Club, Past President; Parliamentarian & Board Member
- Houston Livestock Show & Rodeo, Breeder Greeter Committeeman, 2003-2017
- Spring Branch Memorial Sports Association, Softball, Baseball, and Football Coach

Distinctions

- Texas Bar Foundation, Fellow
- *Texas Super Lawyers*, 2025-2026
    - Rising Star, 2014-2020

Memberships

- Federation of Defense & Corporate Counsel, State Representative
- International Association of Defense Counsel
- Claims & Litigation Management Alliance
- Defense Research Institute

Presentations and Publications

- "Coverage 101," DRI Construction Law Seminar, 2022
- "Coverage Panel," DRI Construction, 2015

Related Experience

- Oversaw handling and exposure management for hundreds of trucking accident claims across the U.S.
- Assists insurers of freight brokers / forwarders in handling risks and indemnity issues between shipper, broker, and carrier arising from catastrophic trucking accidents.
- Successfully pursued subrogation claim on behalf of freight forwarder in oversized cargo damage claim arising from overhead collision.
- Investigates and assists cargo damage and theft claims arising from interstate and intrastate carriage and defends freight brokers from same.
- Reviews and advises on coverage issues arising from claims of negligent warehouse / storage.
- Considers issues arising from lack of carrier coverage and implications of the MCS-90 endorsement.
- Advised insurer clients on response to demands at or in excess of limits in matters with varying coverage and exposure issues..
- Obtained judgment for defendants in Texas Theft Liability Act case arising from split of six related companies, including a six-figure attorney fee award in favor of the defendants.
- Advised first-party insurer clients on exposure and litigation risks relating to freeze, COVID, and weather-related losses including exposure for extra contractual claims.
- Represented major operator in securing additional insurance coverage in excess of $3 million.
- Secured a $2.75 million settlement of insurer’s counterclaim against insured for fraudulent claim for coverage under builder’s risk policy.
- Obtained a take-nothing arbitration award for oil field services company alleged to have drilled a dry hole at the incorrect location.