

## Rachel A. Naor

Senior Associate

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Rachel Naor focuses primarily on complex litigation and class action defense.

Rachel has experience litigating class actions, including multidistrict litigation, in California state courts and federal courts nationwide. Rachel has extensive experience defending companies under California's consumer protection statutes, including the California Consumer Legal Remedies Act (CLRA) and Business & Professions Code Section 17200. Some of Rachel's recent experience has focused on defending life insurance companies in putative class actions relating to the sale of life insurance and annuities.

In addition to class actions, Rachel has litigated business-to-business cases, including contract disputes. Rachel is also committed to pro bono work and has worked on immigration and civil rights matters.

Rachel is a Phi Beta Kappa graduate of the University of California, Berkeley. While in law school, she served as a member of the *UCLA Law Review*.

### **Representative Experience**

- Defeated class certification, which was affirmed on appeal, on behalf of an automotive pricing and information website in a case alleging that the company engaged in unfair competition in violation of the Business & Professions Code Section 17200 by operating as a car dealer and broker without prior approval from the Department of Motor Vehicles.
- Defeated class certification and won summary judgment on all claims on behalf of a life insurance company in a case alleging a scheme to fraudulently market deferred annuities to seniors.
- Obtained dismissal of a putative class action on behalf of a supplement manufacturer in a case alleging false advertising, unfair competition, violation of the California Consumer Legal Remedies Act, and breach of warranty.
- Obtained dismissal in a case alleging that the defendants' organic infant formula contained ingredients prohibited in organic products by the California Organic Products Act.
- Representing a life insurance company in a cost of insurance charge litigation.
- Defended a life insurance company in a putative class action alleging that certain disclosures on contracts violate California's unfair competition law.

### **Publications & Presentations**

#### **Publications**

- "New York's Regulation 187 Imposed New Duties on Insurers," *New York Law Journal*, December 2, 2019.
- "Complying with NY's New Insurance Recommendation Rule," *Law360*, August 5, 2019.
- "NY Reg 187 Amendment May Not Be in Anyone's Best Interest," *Law360*, June 6, 2018.

- “Cost of Insurance Increases Spur Policyholder Lawsuits in Federal Courts Worth Watching,” American Bar Association Tort Trial & Insurance Practice Section, Health and Disability & Life Insurance Law Committee Newsletter, Spring 2018.

### *Education*

- University of California, Los Angeles (J.D., 2012)
- University of California, Berkeley (B.A., 2007)

### *Admitted to Practice*

- California

### *Related Services*

Litigation | Class Action & Multidistrict Litigation | Insurance Litigation & Regulation | Policyholder Class Action Defense | High Exposure Claims, Coverage & Bad Faith Defense | Insurance Regulatory Guidance | Insurance-Related Antitrust Defense | Policy Drafting and Product Development