

Kate L. Villanueva

Partner

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Kate has built a track record defeating class certification for insurance carriers nationwide, including on appeal, backed by 20+ years defending life, disability, AD&D, and long-term care insurers.

OVERVIEW

Kate, a partner on the firm's Insurance + Reinsurance Litigation team, has 20+ years of experience defending insurance carriers in individual and class action litigation nationwide. Anchoring the firm's life and disability insurance defense practice, Kate combines trial and appellate defense with prelitigation counseling on the underwriting, lapse, contestability, and claims-handling decisions that drive litigation risk.

Recognized by *Best Lawyers* in insurance law, Kate advises insurers on the administration of policies, compliance, insurable interest, and agent misconduct issues. In addition to life and disability insurance, Kate also focuses on AD&D and long-term care policies, as well as annuities. She has extensive experience with insurance litigation involving rescission practices and underwriting discrimination allegations. Kate has defeated class certification and succeeded in striking class allegations in a variety of cases. She has a track record of appellate wins, including the reversal of class certification in a decision that hinged on the application of state insurance code requirements.

Kate is a member of the American Council of Life Insurers and the Association of Life Insurance Counsel. Before joining Troutman, she led the life and disability insurance practice at a full-service international firm. Outside of insurance law, she has litigated business torts as well as consumer fraud, deceptive trade practice, and breach of contract cases.

REPRESENTATIVE MATTERS

- Defeated class certification in case alleging wrongful termination of life insurance policies under California law.
- Reversal of class certification in published opinion in case involving allegations of noncompliance with California Insurance Code.
- Summary judgment and Eleventh Circuit affirmance of proper application and interpretation of disability insurance policy riders relating to lifetime benefits.
- Summary judgment and Fourth Circuit affirmance of summary judgment in case involving application and interpretation of AD&D DUI exclusion.
- Summary judgment in dispute regarding alleged improper discrimination in underwriting.

- Summary judgment and dismissal of class claims in case involving alleged failure to pay benefits on lapsed policies.
- Summary judgment in New York case challenging rescission practices of life insurer.
- Defense of and favorable settlement in New Jersey-based putative class action alleging underpayment of state-mandated temporary disability benefits.
- Dismissal of claims in dispute alleging improper application of disability insurance policy's notice provisions.
- Defense of and favorable settlement in putative class actions challenging improper rescission practices and "post-claim" underwriting.

AWARDS

- *Best Lawyers in America*®: Insurance Law (2026)

TOP AREAS OF FOCUS

- Insurance + Reinsurance
- Insurance Commercial Litigation

PROFESSIONAL/COMMUNITY INVOLVEMENT

- American Council of Life Insurers (ACLI)
- Association of Life Insurance Counsel (ALIC)
- National Association of Women Lawyers (NAWL)

EDUCATION AND CERTIFICATIONS

EDUCATION

- Rutgers Law School – Camden, J.D., 2004
- Lehigh University, B.S., 2002

BAR ADMISSIONS

- New Jersey
- New York
- Pennsylvania

COURT ADMISSIONS

- U.S. Court of Appeals, Second Circuit
- U.S. Court of Appeals, Third Circuit
- U.S. Court of Appeals, Eleventh Circuit
- U.S. District Court, District of Colorado
- U.S. District Court, Eastern District of Michigan
- U.S. District Court, District of New Jersey
- U.S. District Court, Eastern District of New York
- U.S. District Court, Northern District of New York

- U.S. District Court, Southern District of New York
- U.S. District Court, Eastern District of Pennsylvania
- U.S. District Court, Western District of Wisconsin

CLERKSHIPS

- Hon. Morton I. Greenberg, U.S. Court of Appeals, Third Circuit, 2005-2006
- Hon. Roberto Rivera-Soto, Supreme Court of New Jersey, 2004-2005