

CAROLIN A. PACHECO

ASSOCIATE



AREAS OF PRACTICE

Insurance Services – Coverage & Bad Faith Litigation
Property Litigation
Miscellaneous Professional Liability
Consumer Financial Services Litigation
Real Estate E&O Liability

CONTACT INFO

(407) 420-4394
CAPacheco@mdwcg.com

Landmark Center One
315 E. Robinson Street, Suite 550
Orlando, FL 32801

ADMISSIONS

Florida
2015

U.S. District Court Middle District
of Florida
2019

U.S. District Court Southern
District of Florida
2019

EDUCATION

Stetson University College of Law
(J.D., 2015)

University of Central Florida (B.S.,
2008)

HONORS & AWARDS

The Best Lawyers: Ones to
Watch®, Insurance Law
2021-2026

ASSOCIATIONS & MEMBERSHIPS

Orange County Bar Association

National Creditors Bar Association

OVERVIEW

As a member of the Professional Liability Department, Carolin Pacheco focuses a part of her practice on first-party insurance coverage claims, defending insurance carriers in a wide range of disputes. She also defends insurers in matters pertaining to coverage and bad faith claims, and assists them through pre-suit investigations and arbitrations.

Carolin also represents condominium association boards in directors and officers suits, as well as real estate agents, brokers and appraisers in errors and omissions claims. She also concentrates a portion of her practice, litigating FDCPA claims and suits brought by debtors, against the collection services assigned to recover the debt.

Before joining Marshall Dennehey, Carolin was an Assistant Public Defender with the Ninth Judicial Circuit of Florida in Orange and Osceola County. She focused her practice on criminal defense for indigent clients. During this time, she litigated various cases ranging from criminal traffic infractions to property damage and violent crimes from initial arrest to jury trial and sentencing.

Carolin graduated from the University of Central Florida in 2008 with a Bachelor of Arts in Legal Studies and earned her *juris doctor* from Stetson University College of Law in 2015. While in law school, Carolin was a law clerk at a general civil litigation firm, where she worked on cases involving breach of contract, landlord-tenant law, and family law. She was also a law clerk for the U.S. Attorney's Office of the Middle District of Florida. Carolin had an active role in her law school's campus activities where she served as a Student Ambassador, she was the president of the Immigration Law Student Association and the secretary of the Hispanic Bar Student Association.

Outside her law practice, Carolin enjoys exploring Central Florida.

THOUGHT LEADERSHIP

LANGUAGES

Spanish (Fluent)

YEAR JOINED

2018

Assignment of Benefits Deemed Invalid Where 'Estimate' Contained Bundled Costs Instead of Itemized Per-Unit Breakdown

Orlando

Insurance Services – Coverage & Bad Faith Litigation

Property Litigation

September 1, 2025

The County Court for Broward County in the Seventeenth Judicial Circuit of Florida is the latest jurisdiction to render a decision further upholding the requirements set forth within Section 627.7152, Florida Statutes, finding that a valid assignm Legal Update for Florida Coverage & Property Litigation – September 2025 is prepared by Marshall Dennehey to provide information on recent legal d

98 Marshall Dennehey Attorneys Recognized in the 2026 Editions of The Best Lawyers in America® and the Best Lawyers: Ones to Watch® in America

August 20, 2025

Marshall Dennehey is proud to highlight the firm's 98 attorneys who have been recognized in the 2026 editions of The Best Lawyers in America® and the Best Lawyers: Ones to Watch® in America. Less than 6% of all practicing lawyers in the U.S.

[Read More](#)

Florida Law Changes Roofing Contracts in Effort to Better Inform Consumers - CS/CS/HB 715

Orlando

Insurance Services – Coverage & Bad Faith Litigation

Property Litigation

June 1, 2025

On May 19, 2025, Governor Ron DeSantis signed into law House Bill 715, which amends existing Florida Statutes to introduce new regulations and consumer protections related to roofing services: Legal Update for Florida Coverage & Property Litigation – June 2025 is prepared by Marshall Dennehey to provide information on recent legal develo

Fourth District Court of Appeals Rules in Favor of Homeowners, Citing Trial Court Calendaring Error.

Orlando

Insurance Services – Coverage & Bad Faith Litigation

Property Litigation

March 1, 2025

The Fourth District Court of Appeals found that the homeowners demonstrated excusable neglect and the trial court erred when it denied their motion to vacate the judgment. Legal Update for Florida Coverage & Property Litigation – March 2025 is prepared by Marshall Dennehey to provide information on recent legal devel

The Sixth District Court of Appeals rules in favor of the insurance carrier, finding that ensuing water damage is not covered under the insurance carrier's policy language.

Orlando

Insurance Services – Coverage & Bad Faith Litigation

December 1, 2024

This case arose out of the policyholder's ongoing plumbing issues in her home. Legal Update for Florida Coverage & Property Litigation – December 2024 is prepared by Marshall Dennehey to provide information on recent legal de

PUBLISHED WORKS

"'Dodge v. People's Trust Insurance' and Its Effect on Coverage of Cast Iron Pipes Claims," November 1, 2021, *Daily Business Review*

"Enforceability of Conditions Precedent and the Effect of Edwards v. SafePoint Ins. Co.," *Defense Digest*, Vol. 27, No. 4, September 2021

RESULTS

Summary judgment achieved in first-party coverage lawsuit.

Insurance Services – Coverage & Bad Faith Litigation

November 1, 2022

We won summary judgment in the U.S.D.C. for the Middle District of Florida in a first-party coverage case challenging the prompt notice of an insurance claim. The plaintiff alleged extensive damage to the insured premises, including the alleged need to tear out and access the cast iron plumbing for its full replacement following a toilet overflow at the property. The plaintiff failed to report the loss for 20 months following the alleged date of loss.