

## CANDACE N. EDGAR

SPECIAL COUNSEL

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### AREAS OF PRACTICE

Insurance Services – Coverage &  
Bad Faith Litigation

### CONTACT INFO

**(717) 651-3538**  
**CNEdgar@mdwgc.com**

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200 Corporate Center Drive  
Suite 300  
Camp Hill, PA 17011

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### ADMISSIONS

Pennsylvania  
2008

U.S. District Court Eastern  
District of Pennsylvania

U.S. District Court Middle  
District of Pennsylvania

U.S. Court of Appeals 3rd  
Circuit

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## EDUCATION

Penn State Dickinson Law  
(J.D., 2008)

Millersville University of  
Pennsylvania (B.S., cum  
laude, 2004)

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## ASSOCIATIONS & MEMBERSHIPS

Dauphin County Bar  
Association

Pennsylvania Association  
of Mutual Insurance  
Companies

Pennsylvania Bar  
Association

Pennsylvania Defense  
Institute

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## YEAR JOINED

2024

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## PRO BONO

Dauphin County Pro Bono  
Program

## COMMUNITY SERVICE

Love the Hill - Wildheart  
Ministries, Harrisburg,  
Pennsylvania

## OVERVIEW

Candace is a member of the Professional Liability Department with over 15 years of litigation experience devoted almost exclusively to insurance defense litigation, representing both insurers and insureds in state, federal and appellate courts in Pennsylvania. Candace has successfully defended a myriad of cases, including insurance coverage, bad faith, first-and third-party auto, transportation, premises liability, employment, construction, medical malpractice and subrogation cases. She is experienced in all facets of a case from pre-suit investigation through verdict and appeal. She has presented at several insurance conferences and seminars, as well as provided training to claims professionals on best claims handling practices.

Candace graduated from Penn State University Dickinson School of Law in 2008 where she was recognized for her accomplishments in oral and written advocacy, including receipt of the ALI-ABA Scholastic and Leadership Award, The George F. Douglas, Jr. Memorial Award and the CALI Award for Excellence in Advocacy to name a few. Prior to law school, she graduated *cum laude* from Millersville University where she studied Broadcast Journalism and Political Affairs.

## THOUGHT LEADERSHIP

### Third Circuit Upholds Household Vehicle Exclusion for Uninsured Dirt Bike, Overturning District Court Ruling

Harrisburg

**Insurance Services - Coverage & Bad Faith Litigation**

**September 9, 2024**

The Gallagher decision initially led to widespread uncertainty and confusion. Legal Update for Insurance Services -

### CLASSES/SEMINARS TAUGHT

*Life Care Plans: Cutting Them Down To Size*, 2023 PAMIC Claims Summit, Gettysburg, PA, April 19, 2023

Retail & Hospitality Webinar, The Harmonie Group, February 23, 2021

## RESULTS

### U.S. Court of Appeals for the Third Circuit Affirms Precedential Decision

#### **Insurance Services - Coverage & Bad Faith Litigation September 5, 2024**

We prevailed in the U.S. Court of Appeals for the Third Circuit in a precedential decision upholding application of a household vehicle exclusion. A fifteen-year-old was seriously injured while riding an uninsured dirt bike on private property. After recovering the bodily injury limit of the tortfeasor's policy, he also recovered UIM benefits under the two household policies. However, the other household policy underwritten by the same carrier contained a household vehicle exclusion, which excluded UIM benefits under the facts of the accident, so coverage was denied.

#### **SIGNIFICANT REPRESENTATIVE MATTERS**

Successfully defended insurers in cases involving coverage disputes and claims of insurance bad faith, including a successful appeal to the Pennsylvania Superior Court reversing and vacating a sizeable award for attorney fees against the insurer.

Successfully handled through resolution claims made against auto insurers for uninsured and underinsured motorist benefits and first party benefits.

Successfully defended commercial motor vehicle carriers in wrongful death and catastrophic bodily injury cases.

Successfully obtained multiple defense verdicts in favor of commercial property owners, including a national retailer and amusement park.