



Steven Burgess Davis

Partner and Vice Chair, Litigation -- Co-Chair, Insurance & Reinsurance

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Representing international, national and regional insurers, reinsurers and intermediaries in all lines, Steve Burgess Davis is nationally recognized for his counsel in transactional and regulatory matters, as well as complex coverage litigation and dispute resolution. Leveraging his former experience as chief counsel of the Pennsylvania Insurance Department, he has been relied upon for more than three decades in advising the insurance industry. Steve is vice chair of the firm's litigation practice, helping to oversee a multidisciplinary, 90-lawyer team across nine offices; and serves as co-chair of the firm's insurance and reinsurance practice.

Steve provides counsel in a wide array of insurance and reinsurance litigation, transactional, compliance and enforcement matters. He is a go-to resource for regulatory approvals and on insurance receivership and runoff issues.

Steve also provides coverage-dispute counseling and related litigation and mediation/arbitration services to property-casualty, flood/write-your-own (WYO), directors and officers (D&O), errors and omissions (E&O), life, health and long-term care insurers and reinsurers, and sophisticated commercial insureds. He is highly knowledgeable in advising insurance company startups and troubled insurance companies and routinely advises insurance producers in business matters, litigation and enforcement disputes.

Engaged as amicus counsel for numerous insurance industry trade organizations, Steve is a member of several notable industry groups and a fellow of the American College of Coverage Counsel. Steve served on the Finance and Insurance Subcommittee for Pennsylvania Gov. Josh Shapiro's transition team.

Featured Representative Matters

- Obtained numerous change in control, exemption requests, and related party transaction regulatory approvals for dozens of insurer clients in numerous jurisdictions.
- Negotiated dozens of market conduct consent orders for insurers and producers.
- Represented mutual insurers in affiliation transactions (e.g., Allegany Co-op Insurance Co. in its affiliation with United Frontier Mutual Insurance Co., Goodville Mutual Casualty Co. in its affiliation with De Smet Farm Mutual Insurance Co. of South Dakota, etc.).

Services

- Insurance & Reinsurance
- Litigation
- Healthcare
- Financial Services

Education

- Temple University Beasley School of Law (J.D., *cum laude*)
- Temple University (B.A., *summa cum laude*)

Admissions

- Pennsylvania
- New Jersey
- U.S. Court of Appeals for the Third Circuit
- U.S. District Court for the Eastern District of Pennsylvania
- U.S. District Court for the Middle District of Pennsylvania
- U.S. District Court for the District of New Jersey

- Represented 1315 Capital, a healthcare growth equity firm, as regulatory counsel, in acquisition of a majority interest in Homestead Smart Health Plans.
- Represented The Penn Mutual Life Insurance Company in its acquisition of Vantis Life Insurance Company, a provider of affordable life insurance and annuity products
- Amicus counsel in various litigation matters for industry trade groups, including the American Council of Life Insurers, the American Property Casualty Insurance Association, Insurance Federation of Pennsylvania and the Pennsylvania Association of Mutual Insurance Companies.
- *William M. Derr and Kimberly Derr Appellants v. National Fire Insurance Company of Hartford*, No. 1340 EDA 2019, 2020 WL 592268 (Feb. 6, 2020): Appellate counsel for insurer upholding favorable ruling concerning employer rejections of UIM coverage.
- *Pennsylvania Life & Health Insurance Guaranty Association v. Pennsylvania Insurance Department*, 218 A.3d 9 (Pa. Cmwlth., Sept. 9, 2019): counsel for health insurer in action to seek reimbursement of certain assessments.
- *Crosby Valve v. Department of Insurance*, No. 78 C.D. 2015, 131 A.3d 1087, 2016 WL 164094 (Pa. Cmwlth., Jan. 14, 2016): Represented purchasers in regulatory proceedings and subsequent appeal contesting transaction.
- *Alabama Ins. Guaranty Assoc. v. Reliance Ins. Co. (In Liquidation)*, 100 A.3d 702 (Pa. Cmwlth., Sept. 12, 2014); aff'd, 121 A.3d 954 (Pa. Aug. 17, 2015): Successfully represent liquidator on claim classification issues.
- *Warrantech v. Reliance Ins. Co. (In Liquidation)*, 96 A.3d 346 (Pa. 2014): Successfully represent liquidator on dispute over warranty claims at trial and on appeals.
- *Illinois Ins. Guaranty Assoc. v. Reliance Insurance Co. (In Liquidation)*, 88 A.3d 313 (Pa. Cmwlth., Mar. 21, 2014): Prevailing party on classification of investment expense claims.
- *Greenberger v. Pennsylvania Ins. Dept.*, 39 A.3d 625 (Pa. Cmwlth., March 7, 2012): Establishing that Pennsylvania's "Right-to-Know Law" is in applicable to insurance department's function as statutory receiver.
- *In re Rehabilitation of Manhattan Re-Insurance Co.*, 2011 WL 4553582 (Del. Ch., Oct. 04, 2011): Successfully representing creditor against statutory receiver in proceeding for injunctive relief and to compel arbitration.
- *Federal Ins. Co. v. Cherokee Ardell, LLC*, 2011 WL 1254036, (D.N.J March 28, 2011): Obtain motion for summary judgment for insurer under a pollution cost cap policy.
- *Campbell v. Standard Fire Ins. Co.*, 2008 WL 145048 (E.D. La. Jan. 14, 2008): obtain dismissal of WYO defendant in NFIP case.

Community Impact

Steve is an active board member for the Pennsylvania Commonwealth Court Historical Society and the Saint Joseph's University Maguire Academy of Insurance and Risk Management.

Memberships

- Fellow, American College of Coverage Counsel
- Member, Federation of Regulatory Counsel
- Member, American Bar Association, Tort Trial and Insurance Practice Section
- Member, Association of Insurance Compliance Professionals

- Member, Association of Insurance and Reinsurance Run-Off Companies
- Member, Insurance Federation of Pennsylvania
- Member, Pennsylvania Association of Mutual Insurance Companies
- Member, Pennsylvania Bar Association
- Member, Board of Governors, Saint Joseph's University, Maguire Academy of Insurance and Risk Management
- Board Member and Immediate Past President, Pennsylvania Commonwealth Court Historical Society

Recognitions

- *Chambers USA* (Pennsylvania: Insurance) (2023-26)
- *Pennsylvania Super Lawyers* (2025-26)
- *The Best Lawyers in America* (Insurance Law) (2026)

Featured Speaking Engagements

- Panelist, "The Current M&A Environment," Society of Insurance Financial Management 2025 Annual Conference
- Moderator, "Commissioner Market Perspectives," International Association of Insurance Receivers Conference, February 26–28, 2025
- Moderator, "Insurance Department General Counsel," American Property Casualty Insurance Association National General Counsel Conference, October 21–23, 2024
- Moderator, "Don't Be Spooked: Interacting With Your Insurance Department General Counsel," American Property Casualty Insurance Association National General Counsel Conference, October 27, 2022
- Panelist, "COVID Issues for Insurers: Business Interruption, Employer Issues and Department of Insurance Update," Pennsylvania Association of Mutual Insurance Companies Virtual Claims Summit, May 12, 2021
- Program Chair, "Business Insurance – Overview of Coverage Needs as Required by Law and Contract," Practising Law Institute
- Panelist, "Business Interruption Litigation Claims Forum," Pennsylvania Defense Institute Annual CLE and Conference
- Course Planner, Saint Joseph's University Insurance Regulatory Summit
- Panelist, "Regulatory & Corporate Considerations," Pennsylvania Association of Mutual Insurance Companies Business Transactions Seminar
- Co-presenter, "Corporate Governance: Why All the Fuss?" Pennsylvania Bar Institute's Insurance Law for Insurance Lawyers: Legal Issues Beyond Your Office Walls
- Panelist, "Shadowboxing with Government: Legislative and Executive Branch Considerations," International Association of Insurance Receivers
- Panelist, "Worried About a Single State Policy? Try A Multi-State One," Association of Insurance Compliance Professionals
- Moderator, "The Board and Risk Oversight," Pennsylvania Association of Mutual Insurance Companies
- Panelist, "Property & Casualty Market Conduct Update," Association of Insurance Compliance Professionals
- Panelist, "Market Conduct 360: A Practical Guide to Avoiding and Dealing with Market Conduct Examinations" Pennsylvania Association of Mutual Insurance

Companies

- Moderator, "Healthcare Reform - What You Need to Know Now," Society of Insurance Financial Management Quarterly Conference
- Presenter, "Motion Practice in Bad Faith Cases," Pennsylvania Bar Institute
- Presenter, "Emerging Insurance Issues," 2014 Commonwealth of Pennsylvania Office of General Counsel University
- Presenter, "Multi-State Risks – Product Filing and Litigation Issues," Association of Insurance Compliance Professionals' Annual Meeting
- Presenter, "Corporate Risk Management: Directors and Officers Liability," Emerging Insurance Coverage & Allocation Issues Conference
- Presenter, "Navigating Your Journey Through Market Conduct Exams," 26th Annual Association of Insurance Compliance Professionals Conference

News

- Quoted, "Ill. Justices' Pollution Exclusion Review Could Realign Courts," *Law360*, April 24, 2025
- Quoted, "Del. Justices Affirm Broad View of Related Insurance Claims," *Law360*, February 13, 2025
- Quoted, "4 Federal Agencies Insurance Attys Must Watch Under Trump," *Law360*, November 21, 2024
- Quoted, "An Insurer Collapse Could Trigger Multi-Billion-Dollar State Guaranty Fund Crisis," *Life Annuity Specialist*, September 25, 2024
- Quoted, "Cannabis Business Insurance 101," *Cannabis Regulator*, September 9, 2024
- Quoted, "Duane Morris's Davis and Goldberg: Carriers Trying to Address Cannabis Insurance Gaps," *The Insurer*, September 2024
- Quoted, "Growth In Captives Gives Insureds More Control, Experts Say," *Law360*, August 1, 2024