



GOVERNMENT MATTERS

E-NEWS OF NOTE FROM GOVERNMENT RELATIONS

Reminder: Join us on Monday, October 19 at 12 p.m. EDT for the 2020 Pre-Election Webinar and Wednesday, November 4 at 11 a.m. EST for the 2020 Post-Election Webinar hosted by APCIA. The webinars will preview and wrap-up the 2020 elections, featuring analysis by APCIA staff on the presidential election, keystate and federal races, and the impact the results may have on the property casualty insurance industry. To register for the webinars, click [here](#). Once you have completed the online registration, you will receive a confirmation email with instructions on how to view each webinar.

Thursday, October 8, 2020

Visit us on-line at [ERIE Action Network](#)

Down Ballot but High Impact

A high-level overview of what's at stake in state races across ERIE's footprint

Naturally, all eyes are on the top of the ticket this year, but much is at stake in state-level races across ERIE's footprint as well. Here are some highlights:

Gubernatorial Races

Gubernatorial races will be held in three states in our footprint: Indiana, North Carolina, and West Virginia, all of which feature incumbent governors who are favored to win re-election.

- In North Carolina, Governor Roy Cooper (D) faces off against Lt. Governor Dan Forest (R). Cooper's handling of COVID-19 has given his approval rating a boost and he has maintained a consistent double-digit lead over Forest.
- Like Gov. Cooper, West Virginia Governor Jim Justice (R) has enjoyed an approval rating boost for his handling of COVID-19 and has consistently polled with a double-digit lead. While Gov. Justice isn't invulnerable, his competitor Ben Salango (D) is underfunded and lacks name recognition outside of his home base of Charleston.
- In Indiana, Governor Eric Holcomb (R) is being challenged by Dr. Woody Myers (D) and Donald Rainwater (L). May polling had Gov. Holcomb with as much as a 43 percent lead over Myers, but with [discontent in the state over the governor's mask mandate](#) and the emergence of libertarian candidate Rainwater, things are getting interesting in the Hoosier state. [A poll of likely voters](#) from early September showed Holcomb with 36%, Myers with 30%, and Rainwater with 24%, which makes this race worth following.

Control of State Legislative Chambers

[Ballotpedia](#), a digital encyclopedia of American politics and elections, provides an overview of the state legislative chambers they anticipate will be most competitive and have the potential to shift party control (see state legislative battleground chambers for more information on the criteria used). Battleground chambers identified in ERIE's footprint are the Pennsylvania House of Representatives, Kentucky House of Representatives, New York State Senate, North Carolina Senate, North Carolina House of Representatives, and the West Virginia House of Delegates.

- In Pennsylvania, Democrats need to win nine of the 203 House seats and four of 25 Senate seats up for election to gain control of either or both chambers.
 - In 2018, 17 house seats flipped parties.

- In Kentucky, Democrats need to flip 11 of the 100 House seats up for election to win majority.
 - In 2018, 14 seats flipped parties.
- In New York, Republicans need to gain 10 of the 63 seats up to take control of the Senate and break the Democrat trifecta (control of both chambers and governor's office).
 - In 2018, eight seats flipped and 15 races were decided by margins of 10% or smaller.
 - Control of the New York State Senate has changed twice in the past ten years - Republicans gained a majority in 2010; Democrats gained control in 2018.
- In North Carolina, Democrats need to gain five of the 50 Senate seats up to take control of the Senate and six of the 120 House seats up to win control of the House.
 - In 2018, six Senate seats flipped and 10 were decided by margins of 10% or smaller.
 - In 2018, 14 House seats flipped and 24 were decided by 10% or smaller margin.
- In West Virginia, Democrats need to win nine of the 100 House seats or four of 17 Senate seats up to gain control of either or both chambers and break the Republican trifecta.
 - In 2018, 15 seats flipped and 57 were decided by a 10% or smaller margin.

Other Notable Items

- The North Carolina Insurance Commissioner, one of 11 elected state insurance commissioners in the U.S., is on the ballot this year featuring incumbent Mike Causey (R) versus former Commissioner Wayne Goodwin (D). The down-ballot race is considered a toss-up that will likely be impacted by the top of the ticket. Causey has been more open to industry reform, albeit incremental and less than promised in his campaign, while Goodwin is considered more consumer friendly/anti-reform. He also has slightly more name recognition as Democratic party leader and as ex-commissioner (won the prior two terms in 2008 and 2012).

For more detailed information on all elections happening throughout our footprint, don't forget to visit our [ERIE Action Network](#) Web site. Election Day is right around the corner, so make sure you are prepared to cast a well-informed ballot.