



GOVERNMENT AT A GLANCE

STATE AND FEDERAL NEWS YOU CAN USE

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Government 101: Inside State Legislatures (Part 2) – Size and Terms

As noted in Part 1 of this two-part educational series, insurance is regulated primarily at the state level. State legislatures are a primary focus of ERIE Government Affairs and our trade associations when considering legislative strategies.

A key distinction between state legislatures is their structure, including the size and names of their legislative bodies and length of terms in office. Here's an overview with a focus on ERIE's footprint:

Two Legislative Chambers, Different Names/Sizes

- **Number of Chambers:** Nealy all state legislatures are “bicameral,” meaning they consist of two legislative bodies, the upper chamber – the Senate, and the lower chamber – the House of Representatives (sometimes called Assembly). An exception to the two-house rule within the ERIE footprint is the 13-member City Council of the District of Columbia. (Nebraska is the state outlier with one chamber.)
- **Legislative Body Names:** New York, West Virginia, and Wisconsin use State Legislature. ERIE's other states call themselves a General Assembly.
- **Sizes:** Most state legislatures in ERIE's footprint have a 2- or 3-to-1 ratio of Delegates/Representatives to Senators. In our markets, Pennsylvania has the most representatives with 203 and Ohio, Tennessee, and Wisconsin the least with 99. The number of senators varies between 33 to 63.

The size of a legislative body can affect the number of committees, members, and ground to cover in terms of grassroots efforts. It can also determine the time and staff resources available to devote to considering legislation.

Electoral Terms

There is a standard two-year House, four-year Senate term that applies in most ERIE states. Exceptions are Maryland with four-year terms for both chambers and North Carolina and New York with two-year terms for both chambers.

Being aware of the electoral cycle is critical, primarily for political reasons – the electoral focus of the legislative body dictates their work focus and potential willingness to tackle more controversial or comprehensive legislation. Additionally, the cycles drive the strategies behind ERIE and the industry's political support for candidates, an essential part of electing candidates who are willing to consider our perspective.

Only one state in ERIE's footprint has term limits on its legislatures. In Ohio, legislators can serve no more than eight years consecutively, whether four two-year House terms or two four-year Senate terms. However, Ohio legislators often jump back and forth between the two chambers, serving eight years in the Ohio House, for example, and then seeking election in the Senate.

What This Means for ERIE

As Government Affairs works to protect the business climate in each of our states, understanding the differences between the structures and terms of our legislatures is important. Gaining support in a larger legislative body may require a focus on legislative leaders to influence their political party members. Alternatively, it could mean more groundwork in terms of grassroots and advocacy resources. We stay informed and engaged on these factors to achieve the best results for ERIE, our employees, agents, and customers.