



GOVERNMENT MATTERS

E-NEWS OF NOTE FROM GOVERNMENT AFFAIRS

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State Election Results Roundup

PENNSYLVANIA

Political Landscape: Prior to the election, Democrats held the Governor's and Attorney General's office, while Republicans held the majority in the Senate and the Democrats held a one seat majority in the House.

Post-Election Balance of Power:

Governor: Josh Shapiro (D)

Attorney General – Dave Sunday
(R)

State Senate: 22 Democrats – 28 Republicans

State House: 102 Democrats – 101 Republicans

Key Industry Impact:

- The status quo will be maintained for the most part in Pennsylvania.
- While the insurance industry has strong relationships with many legislators, the trial bar will continue to be very strong in both houses and will continue to make proactive priorities challenging.

DISTRICT OF COLUMBIA

Political Landscape: The city council remains solidly in Democratic control and will remain so for the foreseeable future. Kenyan McDuffie is expected to remain Chair of the Committee on Business & Economic Development and continue as Chair Pro Tempore. Six council seats were up for election in 2024, and the incumbents retained their seats.

Post-Election Balance of Power:

Mayor: Muriel Bowser (D)

City Council: 11 Democrats, 2 Independents

Insurance Commissioner: Karima Woods

Key Industry Impact:

- The atmosphere at the council will continue to be challenging and it's anticipated that the industry will be fighting challenges to risk based pricing with both the algorithm bill being reintroduced in 2025 and the results of the market conduct report anticipated in November 2024.

ILLINOIS

Political Landscape: The Democratic Party controls the office of governor and both chambers of the state legislature. Governor J.B. Pritzker (D) was elected in 2018 and easily won reelection on November 8, 2022. Governor Pritzker has supported the initiatives of Illinois trial lawyers and labor unions. The Senate remains controlled by a substantial Democratic majority and is led by Senate President Don Harmon (D-Oak Park), who is closely aligned with trial lawyers and labor unions. The House of Representatives also remains controlled by an increased Democratic majority and is led by House Speaker Chris Welch (D- Chicago), who is similarly closely aligned with trial lawyers and labor unions.

All 118 Illinois House seats were up for election in 2024. Twenty of the Illinois State Senate's 59 seats were up for election in 2024. With seven justices on the Illinois Supreme Court, two justices, one from each party, ran for reelection without opposition. Five judges on the court are Democrats and two judges are Republicans and there was no overall partisan change from the November election.

Issues like budgetary concerns, education reform, and social policies have been central to the state political landscape. Illinois has faced challenges like corruption scandals, which have prompted calls for ethics reforms.

Post-Election Balance of Power:

State Senate: 40 Democrats – 19 Republicans

State House: 78 Democrats – 40 Republicans

Insurance Commissioner: Ann Gillespie (Acting Director)

Key Industry Impact:

- No significant change or industry impact is anticipated. The state will remain very challenging politically and from a legislative, judicial, and regulatory standpoint.

INDIANA

Political Landscape: Indiana's political landscape is characterized by Republican dominance and that didn't change in the 2024 November election. The Republican Party continues to control the offices of governor, secretary of state, attorney general, and both chambers of the state legislature. Half of the Senate was up for reelection in 2024 as well as all 100 state House seats. U.S. Senator Mike Braun (R) was elected as Indiana Governor. Braun ran against Jennifer McCormick (D) who was the Indiana Superintendent of Public Instruction. McCormick announced her changed party affiliation from Republican to Democrat in 2021.

Post-Election Balance of Power:

Governor: Mike Braun (R)

State Senate: 10 Democrats – 40 Republicans

State House: 30 Democrats – 70 Republicans

Insurance Commissioner: Holly Williams Lambert (Unknown if she will retain her position)

Key Industry Impact:

- With the political make-up of the legislature unchanged, we do not anticipate the election will have any new impacts on the insurance industry.
- Indiana has a business-friendly climate but there are a significant number of plaintiff's attorneys in the Senate that continue to halt some tort reform efforts and turn liability issues into significant battles.
- Governor-elect Braun will have the opportunity to appoint a new Insurance Commissioner if he chooses to do so. Industry trades support the reappointment of Holly Williams Lambert, but Braun's intentions are currently unclear.

KENTUCKY

Political Landscape: While Governor Andy Beshear (D) won reelection in 2023, Republicans hold all other statewide offices and, going into the 2024 legislative elections, held commanding supermajorities in both the House and Senate. All 100 House seats and 19 of the 38 Senate seats were on the ballot in 2024. One (officially) nonpartisan Supreme Court race was won by Court of Appeals Judge Pamela Goodwine who was supported by Governor Andy Beshear (D).

Post-Election Balance of Power:

Governor: Andy Beshear (D)

State Senate: 7 Democrats – 31 Republicans.

State House: 20 Democrats 80 Republicans (Recount possible in 3 seats)

Insurance Commissioner: Sharon Clark

Key Industry Impact:

The election resulted in Republicans maintaining or strengthening their supermajority in both chambers. However, the influence of the trial bar will continue to be a concern, particularly in the House.

MARYLAND

Political Landscape: There were no statewide elections in 2024. Maryland is a deeply blue state with super majorities in both chambers and control of all the elected positions in the executive branch.

Balance of Power (No 2024 elections)

Governor: Wes Moore (D)

State Senate: 34 Democrats – 13 Republicans

State House: 102 Democrats – 39 Republicans

Insurance Commissioner: Marie Grant (ad of October 2024)

Key Industry Impact:

N/A

NEW YORK

Political Landscape: Heading into the election, Democrats held every statewide office as well as supermajorities in both houses. While Democrats maintained control of both the Senate and Assembly, Republicans made several gains and increased their numbers in both houses. Significantly, the Democrats in both houses appear to have lost their supermajorities. Leading up to the elections, issues relating to crime and the economy were clearly on the minds of voters which contributed to the Republican gains.

Post-Election Balance of Power:

Governor: Kathy Hochul (D)

State Senate: 41 Democrats – 22 Republicans (unofficial tally)

State Assembly: 102 Democrats – 48 Republicans (unofficial tally)

Insurance Commissioner: Adrienne Harris

Key Industry Impact:

- The atmosphere in New York for the property casualty insurance industry will continue to be very challenging.
- The trial bar will continue to hold major sway in both houses and will likely continue to push harmful bad faith, wrongful death and other bills that could be harmful to the insurance industry.

NORTH CAROLINA

Political Landscape: Prior to the election, the Governor's office was held by term-limited Democrat Roy Cooper, Republicans held a supermajority in both legislative chambers, and a 5-2 majority on the Supreme Court. Attorney General Josh Stein (D) was long expected to defeat Lieutenant Governor Mark Robinson (R) in the Governor's race and his campaign team was also assisting state senator Natasha Marcus (D) in her race against Insurance Commissioner Mike Causey (R). On election night, Republicans maintained a supermajority in the Senate but lost their supermajority in the House. Commissioner Causey was re-elected. While there will be an automatic recount, incumbent Supreme Court Justice Allison Riggs (D) trailed Court of Appeals Judge Jefferson Griffin (R) by 9 votes which would result in Republicans improving to a 6-1 majority.

Post-Election Balance of Power:

Governor: Josh Stein (D)

State Senate: 31 Democrats – 19 Republicans (2 districts too close to call but Republicans will maintain supermajority)

State House: 49 Democrats – 71 Republicans

Insurance Commissioner: Mike Causey (R) (Re-elected)

Key Industry Impact:

- While Republicans maintain a legislative majority, they've lost their veto-proof majority in the House. Additionally, the trial bar is expected to continue efforts to weaken North Carolina's legal environment, including legislation to repeal contributory negligence.

OHIO

Political Landscape: Ohio's state government is reliably Republican, with the GOP holding the governor's mansion, both chambers of the legislature, and a majority on the state Supreme Court. Governor Mike DeWine is in his second and final term in office, having been reelected in 2022. Much attention was given to the Ohio Supreme Court races in 2024 with three seats on the ballot and the Court's 4-3 Republican majority at play. All three seats were won by Republicans, resulting in a more comfortable 6-1 majority. Legislatively, Republicans lost one seat in their Senate majority and lost two seats to their House majority. The next major development will be the battle for Speaker as term-limited Senate President Huffman, moving to the House, is challenging Speaker Stephens for the gavel. The rivalry between the two has been a significant source of disfunction in the legislature since Stephens became Speaker in 2023.

Post-Election Balance of Power:

Governor: Mike DeWine (R)

State Senate: 9 Democrats – 24 Republicans

State House: 34 Democrats – 65 Republicans

State Supreme Court: 6 – 1 Republican Majority

Insurance Director: Judith French

Key Industry Impact:

Aside from what is expected to be a more favorable Supreme Court, no significant change is immediately expected, but the outcome of the internal GOP caucus race to become House Speaker *could* potentially lead to less legislative gridlock in 2025.

TENNESSEE

Political Landscape: Tennessee is a Republican trifecta state with a Republican governor and Republican-controlled legislature. Governor Bill Lee is in his second term and is term limited. The Governor's office will next be in play in 2026. Half of the Senate and all House members were up for election in 2024. The 2024 elections resulted in no change to the current Republican supermajorities in both chambers.

Post-Election Balance of Power:

Governor: Bill Lee (R)

State Senate: 6 Democrats – 27 Republicans

State House: 24 Democrats – 75 Republicans

Insurance Commissioner: Carter Lawrence

Key Industry Impact

- With the political make-up of the legislature remaining the same, we don't anticipate the election will have any new impacts on the insurance industry.
- Plaintiff bar influence continues to remain strong making proactive legal system abuse efforts challenging.

VIRGINIA

Political Landscape: There were no statewide elections in 2024. While Virginia was once again voted by CNBC as the top state for business, it's a challenging state from a legislative perspective. Democrats control both chambers of the legislature by slim margins and the executive branch is Republican controlled. Republican Governor Glenn Youngkin is term limited, with his term ending in 2026. The plaintiff's bar influence is strong in the legislature, so achieving proactive legal system abuse reform measures and defeating adverse proposals can be difficult. The industry had been successful in securing positive amendments to legislation through the unusual gubernatorial veto process in Virginia.

Balance of Power (No 2024 Elections):

Governor: Glenn Youngkin (R)

Senate: 21 Democrats – 19 Republicans

House of Delegates: 51 Democrats – 49 Republicans

Insurance Commissioner: Scott White

Key Industry Impact:

N/A

WEST VIRGINIA

Political Landscape: West Virginia is a deeply red state, with Republican control of both chambers with super majorities as well as the governorship. This year's statewide election included the Governor, Attorney General, and other executive offices as well as half of the seats in the 34-member state Senate and all 100 House seats. West Virginia's general election results went largely as expected, with Republicans overwhelmingly winning most races and a lot of familiar and new faces moving to many different offices in 2025. State Attorney General Patrick Morrissey (R) handily defeated Huntington Mayor Steve Williams(D) in the governor's race.

Legislatively, Republican supermajorities slightly increased in both chambers, with Republicans picking up one seat in the state Senate and two seats in the state House. Most focus will now turn to the election of West Virginia's next Senate President.

Post-Election Balance of Power:

Governor: Patrick Morrissey (R)

State Senate: 2 Democrats – 32 Republicans (2 R seats will be filled by appointment)

State House: 9 Democrats – 91 Republicans

Insurance Commissioner: Allan McVey (Unknown if he will retain his position)

Key Industry Impact:

- Next year's session is expected to be very similar to this year's with some business-friendly legislation but difficulties passing major tort reform due to many new faces as well as the President of the Senate in play.

- Governor-elect Morrissey will be more active legislative and is expected to propose several pieces of legislation.
- It's currently unknown whether Governor-elect Morrissey will retain the current Insurance Commissioner or appoint someone new.

WISCONSIN

Political Landscape:

Wisconsin is a politically divided government state, with Democrats controlling the Governor's office and Republicans holding healthy majorities in both chambers of the legislature. Governor Tony Evers is serving his second and final term. Gov. Evers and the Republican legislature have really struggled to get beyond the animosity that's existed on both sides since Evers took office in 2019, which has led to a slowed legislative process and less polarizing legislation being enacted.

The 2024 redistricting process resulted in new legislative districts for this year's elections, which means a significant turnover is expected in the legislature going into 2025. In the State Senate, 16 of the 33 seats were up for election along with all 99 State Assembly seats. Republicans maintained their legislative advantage in both chambers, but Democrats significantly reduced the margins – especially in the Assembly, where Democrats picked up a minimum of nine seats with several races still pending.

Post-Election Balance of Power:

Governor: Tony Evers (D)

State Senate: 13 Democrats – 18 Republicans (two races pending)

State Assembly: 43 Democrats – 52 Republicans (four races pending)

Insurance Commissioner: Nathan Houdek

Key Industry Impact:

- State government control will remain divided and it's unclear whether the slimmer GOP legislative majorities will impact the slowed legislative process we've seen in recent years.
- Considering the new district maps eliminated overwhelmingly partisan districts, we could see a weakening of the ideological extremes of both parties and the strengthening of legislative power for moderates of both parties.