



GOVERNMENT MATTERS

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November 5, 2025

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Virginia Election Results: Blue Wave Returns to Richmond

Here's a brief recap of the preliminary results from yesterday's statewide elections for governor, lieutenant governor, attorney general, and all House of Delegates seats. The Commonwealth's gubernatorial contest—alongside New Jersey's—serves as a key bellwether for national political dynamics heading into the 2026 midterm elections.

First, thank you to all ERIE employees who participated in this year's election. Your engagement in the democratic process matters—not only as citizens, but also as professionals representing our company, the insurance industry, and the broader business community. Every vote contributes to shaping public policy decisions that influence Virginia's business climate and, ultimately, our shared success.

General Election Results

- **Governor:** Abigail Spanberger captured 57.5% of the vote to Winsome Earle-Sears's 42.3%. Spanberger's campaign's messaging emphasized cost-of-living concerns (housing, energy, healthcare), pragmatic governance, and a moderate tone, which helped broaden her appeal to suburban and younger voters. Virginia tends to swing away from the party of the sitting U.S. president in gubernatorial elections.
- **Lieutenant Governor:** Ghazala Hashmi defeated John Reid with 55.6% of the vote to Reid's ~44.2%. In Virginia, the lieutenant governor presides over the Senate and can influence procedural outcomes. That means a partner in oversight or a potential amplifier for policy changes affecting business/regulatory environments.
- **Attorney General:** Jay Jones unseated incumbent Jason Miyares, flipping the attorney general's office from Republican to Democratic control. Official results show Jones received 53.1% of the vote vs. Miyares's 46.5%. The race drew national attention, both because of the flip and because Jones' campaign weathered controversies.
- **House of Delegates:** Democrats expanded their majority in the House of Delegates. They flipped at least 12 Republican-held seats, reaching a total of 63 seats, up from a narrower majority. The results strengthen the party's control of the lower chamber, enhancing its ability to set the state's legislative agenda.

Key Industry Impact

Virginia's 2025 statewide election results represent a comprehensive shift in political power, positioning Democrats to pursue a coordinated policy agenda across the executive branch and the General Assembly. With unified control of the governor's office, lieutenant governor,

attorney general, and a strengthened majority in the House of Delegates, the Commonwealth is poised for a more assertive approach to consumer protection, regulatory oversight, and social policy in 2026. From a business and insurance standpoint, this realignment brings both challenges and opportunities, but companies should anticipate a renewed legislative focus on affordability, transparency, and consumer protection.

It is important to note that a new governor will not directly affect the leadership of the state's insurance regulatory body. The Commissioner of Insurance is appointed by the Virginia State Corporation Commission (SCC)—not by the governor—making the position largely insulated from immediate political shifts.

This independence stems from several structural features:

- **Appointment Process:** In contrast to most states where governors appoint insurance commissioners, Virginia's commissioner is selected by the SCC's three-member commission.
- **Independent Governance:** The SCC operates as an independent constitutional body, with its commissioners elected by a joint vote of both chambers of the General Assembly for staggered six-year terms, rather than appointed by the executive branch.
- **Current Leadership:** Commissioner Scott White, appointed by the SCC in 2018, serves at the pleasure of the Commission and does not have a term tied to the governor's tenure. He is also expected to assume the presidency of the National Association of Insurance Commissioners (NAIC) in 2026. This position gives Virginia a prominent national voice in insurance regulation, allowing the Commonwealth to help shape model laws, solvency standards, data-governance frameworks, and climate-resilience initiatives adopted by regulators nationwide.