

LEG REG REVIEW

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ELECTION OUTCOMES AND INSURANCE

This issue is focused on election outcomes and what they may mean to the insurance industry.

PRESIDENT: Donald Trump carried the election 290 to 232 Electoral College votes although he received 233,390 fewer votes than Hillary Clinton out of 119 million votes cast. Although the Republican carried a majority of states, both traditionally blue and red, the margin was close in several. For example, Clinton won New Hampshire by 1,437 votes. Trump carried Michigan by 1,837 votes. As you doubtless know, Trump carried Pennsylvania. He defeated Hillary Clinton by 64,678 votes out of 5.8 million votes cast. Libertarians garnered 20,873 while the Green Party received 69,725.

U.S. SENATE

Nationally, the GOP retained control of the United States Senate although Democrats picked up seats. Note the 716-vote margin Republican loss in New Hampshire as an example of every vote mattering. (Louisiana still has to have a run-off to decide the victor.) In a pivotal Senate election necessary to preserve Republicans' majority in Congress, incumbent Republican Pat Toomey was re-elected over Democrat Katie McGinty by a 99,869 vote margin out of 5.9 million PA votes cast.

U.S. CONGRESS

Republicans retain control of the United States House of Representatives by a 45-vote margin for the victors. Democrats picked up six seats but needed thirty to take control. Still pending are two California seats almost too close to call and two seats in Louisiana to be decided in the run-off.

In Pennsylvania, Republicans still have 14 Members of Congress versus five for the Democrats. Incumbents were returned with comfortable margins (*There were three races where only one candidate ran. Democrat Brendan Boyle was unopposed in Philadelphia/Montgomery Counties' 13th district while Republican Mike Kelly was unopposed in PA's northwest 3rd district as was Republican Tim Murphy in southwest PA's 18th district.*) For the open seats, Democrat Dwight Evans replaced Democrat Chakah Fattah in Philadelphia. Republican Lloyd Smucker retained the Chester/Lancaster seat vacated by Republican Rep. Joe Pitts. The open seat in Bucks County was retained by the GOP with the election of Brian Fitzpatrick to succeed retiring Rep. Michael Fitzpatrick. Losing to Fitzpatrick was Democratic State Rep. Steven Santarsiero. Smucker was a PA State Senator. Evans was a State Representative.

ROW OFFICES: Democrats swept these with former State Rep. Josh Shapiro winning **Attorney General**. His opponent, John Rafferty, remains a PA Senator. Incumbent **Auditor General** Eugene DePasquale was returned to office. Democrat Joseph Torsella won the race for **State Treasurer**.

PA SENATE RESULTS

PA Senate Republicans increased their margin to 34 seats out of 50, picking up three seats held by Democrats. Losing were Rob Teplitz (D-Dauphin) to developer John DiSanto and Sean Wiley (D-Erie) to builder Daniel Laughlin. The other Democratic seat had been held by John Wozniak (Cambria/Bedford) who retired. Winner was Republican Cambria County Assistant District Attorney Wayne Langerholc. Other open seats were retained by the political party that held the seat before.

- 3rd district (Phila.) Democratic attorney Sharif Street replaced Democrat Shirley Kitchen.
- 13th district (Lancaster/Chester) Republican County Commissioner Scott Martin replaced Lloyd Smucker who won the congressional seat vacated by retiring Joe Pitts.
- 31st district (Cumberland) Republican Mike Regan, replaced Republican Pat Vance who retired

There were 13 races where incumbents were unopposed (six Democrats, seven Republicans).

INSURANCE IMPLICATIONS FOR THE SENATE:

- Senator Wiley's defeat creates a vacancy of Minority Chair, **Banking & Insurance Committee**, as well as a Democratic seat on the Aging & Youth Committee.
- *Other incumbents on the committee were re-elected. Of note is the re-election of Tom Killion (R-Delaware) and Majority Chair Don White (R-Indiana), both of whom are licensed insurance producers. The other agent, John Eichelberger, was not up for re-election this year.*
- Pat Vance's retirement creates a vacancy in the position of Majority Chair, **Public Health & Welfare Committee** as well as opening up a seat on the committee. Minority Chair Shirley Kitchen (D-Phila.) is also departing – leaving both Chairs open. There will also be an open Republican seat because of Senator Smucker's election to the US Congress.
- **Senate Labor & Industry Committee** (Workers' Compensation legislation) will have a vacancy again because of Smucker's election.

PA HOUSE RESULTS

PA House Republicans strengthened their control with a net pick-up of three Democratic seats. Only one incumbent Republican, David Parker (Monroe), lost by 841 votes to adjunct communications professor Democrat Maureen Madden. **Really close votes:** Democrat Perry Warner, Jr. (Bucks) by 28 votes; Republican Tom Quigley (Montgomery) by 574 votes; Republican Dan Truitt (Chester) by 78 votes; Democrat Leanne-Krueger (Delaware) by 240 votes and Republican Chris Quinn (Delaware) by 168 votes

INSURANCE IMPLICATIONS FOR THE HOUSE

Both **Insurance Committee** Majority Chair Tina Pickett (R-Bradford) and Minority Chair Tony DeLuca (D-Allegheny) were unopposed. Republican Mike Regan's election to the Senate creates a Republican vacancy. Other incumbents on the committee were re-elected. Other committees:

- **House Aging & Older Adult Services Committee** (long-term care insurance) Majority Chair Tim Hennessey (R-Chester) and Minority Chair Steve Samuelson (D-Northampton) were unopposed. There will be two Democratic seats open because of Rep. Frank Farina (D-Lackawanna) and Lynwood Savage (D-Phila.) being defeated in their respective primaries.
- **House Labor & Industry Committee** (Workers' Compensation) loses Majority Chair Maureen Gingrich (R-Lebanon) who retired. Minority Chair John Galloway (D-Bucks) had no opponent in his re-election. Expect at least one Democratic vacancy due to Rep. Farina's departure.

Licensed insurance producers Rep. Mike Tobash (R-Schuylkill), Rep. Chris Quinn (R-Delaware), Joe Markosek (D-Allegheny), and Rep. Mark Mustio (R-Allegheny) were re-elected as was former Erie Insurance executive Brad Roae (R-Crawford/Erie). Elected to the Montgomery County seat vacated by retiring Republican Mike Vereb is CPA and financial planner Republican Michael Corr. An unsuccessful attempt at public office was made by insurance producer Democrat Dave Mattei who tried to unseat incumbent Joe Emrick (R-Northampton).