



INSIDER UPDATE

September 2016

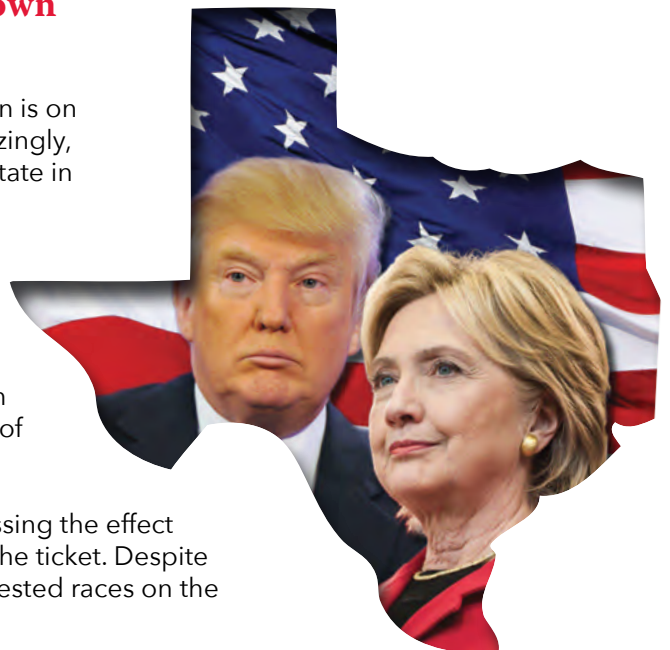
Will the 2016 General Election Include Some Down Ballot Surprises?

Labor Day has passed, summer vacations are over and all attention is on the final weeks of an unprecedented 2016 presidential race. Amazingly, some polls are indicating that Texas has become a battleground state in the presidential race, with one even showing Hillary Clinton holding a slight lead over Donald Trump.

The last Democrat to take Texas in a presidential election was Jimmy Carter, in 1976. By contrast, just four years ago, former Massachusetts Sen. Mitt Romney won Texas with 57 percent of the vote against Pres. Barack Obama, who garnered 41 percent. In 2008 the Republican nominee John McCain captured 55 percent of the vote in Texas to Obama's 43 percent.

This extraordinary turn of events has Austin political insiders assessing the effect on down ballot races of a stronger Democratic vote at the top of the ticket. Despite politically safe district boundaries, there may be a handful of contested races on the November ballot that could be affected.

None of those races are in the Texas Senate, however. Even though 16 of the 31 seats are on the ballot, as is typical, those contests were sealed with the result of the March primaries. The partisan breakdown of the State Senate is expected to remain 20 Republicans and 11 Democrats.



**JOIN US AT THE 2016 ROUND UP LIPAC
LEADERSHIP DINNER**
MONDAY, SEPTEMBER 26, 2016

**QUALIFIED
LIPAC
CONTRIBUTORS
ONLY**

Afterwards, don't miss our watch party for the first presidential debate between Donald Trump and Hillary Clinton!

But with the potential of longer democratic presidential coattails, a number of incumbent House Republicans could be facing stronger-than-expected challenges in the fall. (All 150 House seats are on the ballot, but voters will only be able to decide on a candidate from either party in 53 of those races.)

The current partisan breakdown in the House of Representatives is 99 Republicans, 50 Democrats and 1 Independent. In August, San Antonio Independent Laura Thompson won a special election for District 120 held to replace former legislator Ruth Jones McClendon who resigned. Thompson, who defeated Democrat Lou Miller by 50 votes, is not on the November ballot and will only serve until the 85th Legislature convenes in January. Democrat Barbara Gervin-Hawkins is unopposed in the general election and is expected to take the oath of office for District 120 in January.

In House District 107, which is northwest of Dallas, Republican incumbent and attorney Kenneth Sheets is being challenged by Dallas attorney Victoria Neave. Sheets won his 2012 race by just 1 percentage point and the 2014 general election with 55 percent of the vote. Sheets is a member of the House Insurance Committee and has been supported by TALHI's LIPAC.

In House District 23, which includes Galveston, first-term Republican incumbent Wayne Faircloth faces Galveston County Democratic Chairman and former State Rep. Lloyd Criss. In 2014, Faircloth won the state representative election with 54 percent of the vote. Faircloth has received the support of TALHI's LIPAC.

Among the other races surely to be closely watched on election night are District 43 where Republican incumbent and businessman J. M. Lozano is pitted against Democrat Marisa Yvette Garcia-Utley. Lozano won the 2014 general election with 61 percent. During the 2012 general election, which included the last presidential race, Lozano won with 51 percent of the vote.

In House District 117, which is west of San Antonio, Republican incumbent and risk manager Rick Galindo and former one-term State Rep. Philip Cortez will replay their 2014 contest. In 2014, Galindo garnered 53 percent of the vote, while Cortez received 47 percent.

And finally, in House District 144, which includes Pasadena, Republican incumbent Gilbert Pena is attempting to keep the legislative seat he won in 2014 by just over 1 percent.

[DOWNLOAD LIPAC LIST OF 2016 ELECTIONS](#)



LIPAC Activities Planned for 2016 Round Up, Not too Late to Donate

The 2016 presidential election is unlike any other. LIPAC's Presidential Watch Party to be held during the upcoming Round Up promises to be nothing less.

It's still not too late to join us.

Contributions to LIPAC for 2016 are still being accepted. Along with providing LIPAC with the resources it needs to fight for your interests, your donation will include you in the 2016 LIPAC Leadership Dinner and Presidential Debate Watch Party at Round Up.

Can't remember if you've contributed this year? Make sure your name is on our list of contributors (<http://www.talhi.com/lipac-incentive-qualifiers>). There's still enough time to show your support and make a difference for the life and health insurance industry. It is not too late to do your part.

LIPAC will also be hosting a Legislative Appreciation Reception at 5:30 pm on Tuesday, September 27 during the upcoming Round Up. Member companies that would like to present donations to Sens. Taylor, Hancock, and/or Reps. Smithee, Sheets, Turner, Meyer and Frullo are invited to join LIPAC for this reception. We ask that you commit to a donation of \$500 for each representative you plan to support and \$1,000 for each senator you plan to support.

If you plan to attend, please RSVP to Sharon Mineo at smineo@talhi.com to let us know which legislators you will be supporting and at what level. These contributions count toward eligibility for the LIPAC Incentive Program, which includes an invitation to the LIPAC Leadership Dinner and Presidential Debate Watch Party taking place during Round Up.

For more information on how you and your company can support LIPAC, contact Jennifer Cawley at jcawley@talhi.com or (512) 472-6886.



2015-2016 LIPAC CONTRIBUTORS



Aflac	National Farm Life
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** Denotes Inner Circle companies who have donated at least \$1000 in PAC or personal contributions to the TALHI LIPAC since the last Round Up annual meeting.*

Supporting LIPAC Strengthens Our Industry and Amplifies Your Company's Voice

The Life Insurance Political Action Committee (LIPAC) is the voice for our industry in Austin. For almost four decades, LIPAC has provided support to legislators and candidates who understand our industry and issues. As LIPAC grows, so does our effectiveness in building support for those who demonstrate an open mind to our issues, even when they may disagree.

Through our efforts, LIPAC has built strong relationships with the leaders whose decisions shape the life and health insurance market in Texas. LIPAC supports candidates who are willing to work for a fair and competitive market. Growing support from TALHI members has allowed us to increase LIPAC contributions during recent election cycles. But broader participation from membership will allow us to achieve even greater impact for the industry.

If you are a LIPAC contributor, please consider matching, or raising, your contribution. If you are not a contributor, consider becoming one. Our success is in your hands.

Who can give?

Any individual may make a donation to LIPAC. Your company's PAC may also donate directly to LIPAC. Your company may also donate directly to LIPAC to support administrative needs. And if your company is already giving money to candidates, consider bundling your donation with LIPAC's.

What do you get?

Donating to LIPAC elevates your company with TALHI and includes benefits such as LIPAC Inner Circle designation, an invitation to the LIPAC Leadership Dinner during Round Up, and recognition as a LIPAC sponsor.

Individual contributions, PAC-to-PAC support, corporate donations and bundled candidate donations all work to grow LIPAC and make it as strong as it can be. To find out more about how you can best contribute, contact Jennifer Cawley at jcawley@talhi.com or (512) 472-6886. A donation to LIPAC is one of the best ways to show TALHI your commitment to our industry.

HOW TO CONTRIBUTE TO LIPAC:

