



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C. 20463

RQ-5

Paul A. Equale, Treasurer
Independent Insurance Agents
of America Inc. Political Action
Committee (INSURPAC)
412 First Street SE, Suite 300
Washington, DC 20003

NOV 12 1999

Identification Number: C00022343

Reference: June Monthly Report (5/1/99-5/31/99)

Dear Mr. Equale:

This letter is prompted by the Commission's preliminary review of the report(s) referenced above. The review raised questions concerning certain information contained in the report(s). An itemization follows:

-Schedule B of your report (pertinent portion(s) attached) discloses a contribution(s) which appears to exceed the limits set forth in the Act. 2 U.S.C. §441a(a) precludes a multicandidate committee and its affiliates from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If the contribution(s) in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information. If you have made an excessive contribution, you should notify the recipient and request a refund of the amount in excess of \$5,000 and/or notify the recipient in writing of your redesignation of the contribution. In the best interest of your committee, all refunds and redesignations should be made within sixty days of the treasurer's receipt of the contribution(s).

Please inform the Commission of your corrective action immediately in writing and provide a photocopy of the refund request sent to the recipient committee(s). In addition, any refunds should be disclosed on Schedule A

supporting Line 16 of the report covering the period during which they are received. Any redesignations should be disclosed as memo entries on Schedule B supporting Line 23 of the report covering the period during which the redesignation is made. 11 CFR §110.1(b)

Although the Commission may take further legal action regarding the excessive contribution(s), your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

-For future reporting, please be advised that only contributions to federal candidates and political committees should be itemized on a separate Schedule B supporting Line 23 of the Detailed Summary Page. Contributions to non-federal candidates and committees should be itemized on Schedule B supporting Line 29.

Any amendment or clarification should be filed with the Federal Election Commission. If you need assistance, please feel free to contact me on our toll-free number, (800) 424-9530. My local number is (202) 694-1130.

Sincerely,



Scott A. Francis
Reports Analyst
Reports Analysis Division

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
for each category of the
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Any information copied from such Reports and Statements may not be sold or used by any person for the purpose of soliciting contributions or for commercial purposes, other than using the name and address of any political committee to solicit contributions from such committee.

NAME OF COMMITTEE (in Full) Independent Insurance Agents of America, Inc.
Political Action Committee (InsurPac)

A. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement	Date (month, day, year)	Amount of Each Disbursement This Period
Effective Government Comm. 635 B Pennsylvania Ave., SE Washington, D.C. 20003	1996 PAC to PAC contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify) not applicable	5/28/96	\$5,000.00
B. Full Name, Mailing Address and ZIP Code Kerrey For Senate 7602 Pacific Street Lower Level B Omaha, NE 68114	Purpose of Disbursement contribution to J. Robert Kerrey (D-NE-Senate) Disbursement for: ☒ Primary ☐ General ☐ Other (specify) 2000	5/17/96	\$2,000.00
C. Full Name, Mailing Address and ZIP Code Friends of Scott McInnis P.O. Box 3157 Grand Junction, CO 81502	Purpose of Disbursement contribution to Scott McInnis (R-CO-3rd) Disbursement for: ☐ Primary ☒ General ☐ Other (specify) 1996	5/15/96	\$500.00
D. Full Name, Mailing Address and ZIP Code Roberts for Senate P.O. Box 433 Great Bend, KS 67530	Purpose of Disbursement contribution to Pat Roberts (R-KS-Senate) Disbursement for: ☐ Primary ☒ General ☐ Other (specify) 1996	5/15/96	\$2,000.00
E. Full Name, Mailing Address and ZIP Code Stevens for Senate Committee P.O. Box 1766 Washington, D.C. 20013	Purpose of Disbursement contribution to Ted Stevens (R-AK-Senate) Disbursement for: ☒ Primary ☐ General ☐ Other (specify) 1996	5/15/96	\$1,000.00
F. Full Name, Mailing Address and ZIP Code Bob Smith For U.S. Senate 425 Second Street, NE Washington, D.C. 20002	Purpose of Disbursement contribution to Robert C. Smith (R-NH-Senate) Disbursement for: ☐ Primary ☒ General ☐ Other (specify) 1996	5/15/96	\$1,000.00
G. Full Name, Mailing Address and ZIP Code Oxley for Congress 1530 O Street, NW Washington, D.C. 20005	Purpose of Disbursement contribution to Michael G. Oxley (R-OH-4th) Disbursement for: ☐ Primary ☒ General ☐ Other (specify) 1996	5/15/96	\$1,000.00
H. Full Name, Mailing Address and ZIP Code The Rogan Campaign Comm. 3401 Ocean View Blvd. Glendale, CA 91208	Purpose of Disbursement contribution to James E. Rogan (R-CA-27th) Disbursement for: ☐ Primary ☒ General ☐ Other (specify) 1996	5/15/96	\$500.00
I. Full Name, Mailing Address and ZIP Code Republican Majority Fund P.O. Box 19897 Alexandria, VA 22320-0897	Purpose of Disbursement 1996 PAC to PAC contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify) not applicable	5/15/96	\$1,000.00

SUBTOTAL of Disbursements This Page (optional)

\$14,000.00

TOTAL This Period (last page this line number only)

Use separate schedule(s)
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SCHEDULE B**ITEMIZED DISBURSEMENTS**

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NAME OF COMMITTEE (in Full)

Independent Insurance Agents of America Political Action Committee (InsurPac)

A. Full Name, Mailing Address and Zip Code	Purpose of Disbursement	Date (Month day, Year)	Amount of Each Disb. this Period
Pioneer PAC 499 South Capitol Street, SW Suite 408 Washington, DC 20003	1998 PAC to PAC Contribution Disbursement For: ☐ Primary ☐ General ☐ Other (Specify) 1998	02/05/98	2,500.00
B. Full Name, Mailing Address and Zip Code DeGette for Congress, Inc. 770 Grant Street Suite 238 Denver, CO 80203	Purpose of Disbursement Diana DeGette, U.S. HOUSE 1st CO Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	02/06/98	500.00
C. Full Name, Mailing Address and Zip Code Evan Bayh Committee One North Capitol Street Suite 200 Indianapolis, IN 46204	Purpose of Disbursement Evan Bayh, U.S. SENATE IN Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	02/09/98	1,000.00
D. Full Name, Mailing Address and Zip Code Kerrey for U.S. Senate 3412 P Street, NW Washington, DC 20007	Purpose of Disbursement Bob Kerrey, U.S. SENATE NE Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 2000	02/09/98	1,000.00
E. Full Name, Mailing Address and Zip Code Democratic Congressional Campaign Committee 438 South Capitol Street, SE Washington, DC 20003	Purpose of Disbursement 1998 Party Contribution Disbursement For: ☐ Primary ☐ General ☐ Other (Specify) 1998	02/09/98	5,000.00
F. Full Name, Mailing Address and Zip Code Democratic Senatorial Campaign Committee 430 South Capitol Street, SE Washington, DC 20003	Purpose of Disbursement 1998 Party Contribution Disbursement For: ☐ Primary ☐ General ☐ Other (Specify) 1998	02/09/98	5,000.00
G. Full Name, Mailing Address and Zip Code Darlene Hooley for Congress 501 Capitol Court, NE Suite 200 Washington, DC 20002	Purpose of Disbursement Darlene Hooley, U.S. HOUSE 5th OR Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	02/11/98	500.00
H. Full Name, Mailing Address and Zip Code Robert Wexler for Congress Committee 2500 North Military Trail Suite 288 Boca Raton, FL 33431	Purpose of Disbursement Robert Wexler, U.S. HOUSE 19th FL Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	02/13/98	500.00
I. Full Name, Mailing Address and Zip Code THURMAN FOR CONGRESS PO Box 5058 Inverness, FL 34450-5058	Purpose of Disbursement Karen L. Thurman, U.S. HOUSE 5th FL Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	02/13/98	500.00
SUB TOTAL of Disbursements this page (Optional)			16,500.00
TOTAL this Period (Last page this line number only)			

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SCHEDULE B

ITEMIZED DISBURSEMENTS

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NAME OF COMMITTEE (in Full)

Independent Insurance Agents of America Political Action Committee (InsurPac)

A. Full Name, Mailing Address and Zip Code Reynolds for Congress P.O. Box 141 Williamsville, NY	Purpose of Disbursement Tom Reynolds, U.S. HOUSE 27th NY Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	Date (Month day, Year) 05/06/98	Amount of Each Disb. this Period 1,000.00
B. Full Name, Mailing Address and Zip Code Montanans for Rick Hill 15 Woodbine Street Alexandria, VA 22302	Purpose of Disbursement Rick Hill, U.S. HOUSE AL MT Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	Date (Month day, Year) 05/06/98	Amount of Each Disb. this Period 782.96
C. Full Name, Mailing Address and Zip Code John Breaux Senate Committee 110 B East Broad Street Falls Church, VA 22046	Purpose of Disbursement John Breaux, U.S. SENATE LA Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	Date (Month day, Year) 05/12/98	Amount of Each Disb. this Period 1,000.00
D. Full Name, Mailing Address and Zip Code Friends of Byron Dorgan 420 C Street, NE Lower Level Washington, DC 20002	Purpose of Disbursement Byron Dorgan, U.S. SENATE ND Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	Date (Month day, Year) 05/12/98	Amount of Each Disb. this Period 500.00
E. Full Name, Mailing Address and Zip Code Engel for Congress 115 D Street, SE #102 Washington, DC 20003	Purpose of Disbursement Elliot Engel, U.S. HOUSE 17th NY Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	Date (Month day, Year) 05/12/98	Amount of Each Disb. this Period 500.00
F. Full Name, Mailing Address and Zip Code New Republican Majority Fund 3001 Park Center Drive Suite 1105 Alexandria, VA 22302	Purpose of Disbursement 1998 PAC to PAC Contribution for New Rep. Maj. Fnd Disbursement For: ☐ Primary ☐ General ☐ Other (Specify) 1998	Date (Month day, Year) 05/12/98	Amount of Each Disb. this Period 5,000.00
G. Full Name, Mailing Address and Zip Code Dingell for Congress PO Box 75214 Washington, DC 20013-5214	Purpose of Disbursement John Dingell, U.S. HOUSE 16th MI Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	Date (Month day, Year) 05/12/98	Amount of Each Disb. this Period 1,000.00
H. Full Name, Mailing Address and Zip Code Lewis for Congress Committee PO Box 247 Redlands, CA 92373	Purpose of Disbursement Jerry Lewis, U.S. HOUSE 40th CA Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	Date (Month day, Year) 05/12/98	Amount of Each Disb. this Period 500.00
I. Full Name, Mailing Address and Zip Code Bob Kerrey for U.S. Senate 3412 P Street, NW Washington, DC 20007	Purpose of Disbursement Bob Kerrey, U.S. SENATE NE Disbursement For: ☒ Primary ☐ General ☐ Other (Specify) 1998	Date (Month day, Year) 05/12/98	Amount of Each Disb. this Period 1,000.00

SUB TOTAL of Disbursements this page (Optional).....>

11,282.96

TOTAL this Period (last page this line number only).....>

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
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NAME OF COMMITTEE (In Full)
Independent Insurance Agents of America Political Action Committee (InsurPac)

A. Full Name, Mailing Address and ZIP Code Bob Kerrey for U.S. Senate 3412 P Street, NW Washington, DC 20007	Purpose of Disbursement Bob Kerrey, U.S. SENATE NE Disbursement for: ☒ Primary ☐ General ☐ Other (specify) 2000	Date (month, day, year) 02/23/99	Amount of Each Disbursement This Period 1,000.00
B. Full Name, Mailing Address and ZIP Code ARNPAC (Americans for a Republican Majority PAC) 117 Second Street, NE Suite 2 Washington, DC 20002	Purpose of Disbursement 1999 PAC to PAC contribution Disbursement for: ☐ Primary ☐ General ☐ Other (specify) 1999	Date (month, day, year) 02/23/99	Amount of Each Disbursement This Period 2,389.00
C. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
D. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
E. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Disbursements This Page (optional)

3,389.00

TOTAL This Period (last page this line number only)

21,000.00

SCHEDULE B

ITEMIZED DISBURSEMENTS

Use separate schedule(s)
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NAME OF COMMITTEE (in full)

Independent Insurance Agents of America Political Action Committee (InsurPac)

A. Full Name, Mailing Address and ZIP Code Bob Kerrey for U.S. Senate 3412 P Street, NW Washington, DC 20007	Purpose of Disbursement Bob Kerrey, U.S. SENATE NE Disbursement for: ☐ Primary ☒ General ☐ Other (specify) 2000	Date (month, day, year) 05/27/99	Amount of Each Disbursement This Period 1,000.00
B. Full Name, Mailing Address and ZIP Code Bob Kerrey for U.S. Senate 3412 P Street, NW Washington, DC 20007	Purpose of Disbursement Bob Kerrey, U.S. SENATE NE Disbursement for: ☒ Primary ☐ General ☐ Other (specify) 2000	Date (month, day, year) 05/27/99	Amount of Each Disbursement This Period 1,000.00
C. Full Name, Mailing Address and ZIP Code Chris John for Congress PO Box 971 Crowley, LA 70527	Purpose of Disbursement Chris John, U.S. HOUSE 7th LA Disbursement for: ☒ Primary ☐ General ☐ Other (specify) 2000	Date (month, day, year) 05/28/99	Amount of Each Disbursement This Period 1,000.00
D. Full Name, Mailing Address and ZIP Code Citizens for Harkin P.O. Box 811 DES MOINES, IOWA 50304	Purpose of Disbursement Tom Harkin, U.S. SENATE IA Disbursement for: ☒ Primary ☐ General ☐ Other (specify) 2002	Date (month, day, year) 05/28/99	Amount of Each Disbursement This Period 1,000.00
E. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
F. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
G. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
H. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period
I. Full Name, Mailing Address and ZIP Code	Purpose of Disbursement Disbursement for: ☐ Primary ☐ General ☐ Other (specify)	Date (month, day, year)	Amount of Each Disbursement This Period

SUBTOTAL of Disbursements This Page (optional)

4,000.00

TOTAL This Period (last page this line number only)

82,105.00

The first part of the document discusses the importance of maintaining accurate records of all transactions. It emphasizes that proper record-keeping is essential for ensuring the integrity of the financial system and for providing a clear audit trail. The document outlines the various methods used to collect and analyze data, including the use of statistical models and computer simulations. It also discusses the challenges associated with data collection and analysis, such as the need for large sample sizes and the potential for bias.

The second part of the document focuses on the development of new statistical models and the application of existing ones to real-world data. It describes the process of model selection and validation, as well as the use of cross-validation techniques to assess the performance of the models. The document also discusses the importance of interpreting the results of the models in the context of the underlying data and the specific research questions being addressed.

The third part of the document discusses the application of the statistical models to the analysis of financial data. It describes the use of the models to estimate the parameters of the financial system and to predict future outcomes. The document also discusses the importance of monitoring the performance of the models over time and the need for regular updates to the models as new data becomes available.

The fourth part of the document discusses the implications of the research findings for policy-making and for the development of financial regulations. It describes the need for a comprehensive framework for financial regulation that takes into account the results of the research and the needs of the financial system. The document also discusses the importance of ongoing research and the need for a collaborative effort between researchers, regulators, and industry participants.

The fifth part of the document discusses the future of financial research and the potential for new developments in the field. It describes the need for continued research and the importance of staying up-to-date with the latest findings in the field. The document also discusses the potential for new technologies and methods to be applied to financial research, such as the use of machine learning and artificial intelligence.