



FEDERAL ELECTION COMMISSION
WASHINGTON, D.C.

RQ-2

July 5, 2026

MARK WACHHOLZ, TREASURER
AMERICAN PROPERTY CASUALTY INSURANCE
ASSOCIATION POLITICAL ACTION
COMMITTEE (INSURING AMERICA PAC)
8700 WEST BRYN MAWR, SUITE 1200S
CHICAGO, IL 60631-3512

Response Due Date
08/10/2026

IDENTIFICATION NUMBER: C00066472

REFERENCE: APRIL MONTHLY REPORT (03/01/2026 - 03/31/2026)

Dear Treasurer:

This notice is prompted by the Commission's preliminary review of the report referenced above. This notice requests information essential to full public disclosure of your federal election campaign finances. **Failure to adequately respond by the response date noted above could result in an audit or enforcement action.** Additional information is needed for the following 2 item(s):

1. Schedule B supporting Line 23 discloses one or more contributions to a candidate(s) for the 2026 Primary election; however, the funds were disbursed after the election date(s) (see attached). Please note that contributions may not be designated for an election which has already occurred unless the funds are to be used to reduce a candidate committee's debts incurred during that election campaign. (11 CFR §§110.1(b)(3) and 110.2(b)(3))

If any apparently impermissible contribution in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information. If the contribution(s) in question should have been designated for debt retirement, you should amend your report to indicate "debt retirement," along with the year of election.

If you have made an impermissible contribution, you must request a refund or provide a written authorization for a redesignation of the contribution pursuant to 11 CFR §110.2(b) within 60 days of the treasurer's receipt.

If the foregoing conditions for redesignations were not met within 60 days of the treasurer's receipt, your committee must obtain a refund. (11 CFR §103.3(b)(1) and (3))

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Please inform the Commission of your corrective action promptly by providing the date and method of your remedy (refund or redesignation request) for each contribution. The committee should retain for its records copies of the refund and/or redesignation request(s) 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 this impermissible activity, your prompt action in obtaining a refund and/or redesignating the contribution(s) will be taken into consideration.

2. Schedule B of your report (see attached) discloses one or more contributions which appear to exceed the limits set forth in the Act. Please be advised that 52 U.S.C. §30116(a) prohibits a multicandidate committee and its affiliates from making a contribution to a candidate for federal office in excess of \$5,000 per election.

If any apparently excessive contribution in question was incompletely or incorrectly disclosed, you should amend your original report with clarifying information.

If any contribution you made exceeds the limits, you must request a refund of the excessive amount or provide a written authorization for a redesignation of the contribution pursuant to 11 CFR §110.2(b) within 60 days of the treasurer's receipt.

If the foregoing conditions for redesignations were not met within 60 days of the treasurer's receipt, your committee must obtain a refund of the excessive amount.

Please inform the Commission of your corrective action promptly by providing the date and method of your remedy (refund or redesignation request) for each contribution. The committee should retain for its records copies of the refund and/or redesignation request(s) 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))

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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. (11 CFR §103.3(b)(1) and (3))

Please note, you will not receive an additional notice from the Commission on this matter. Adequate responses must be received by the Commission on or before the due date noted above to be taken into consideration in determining whether audit action will be initiated. Failure to comply with the provisions of the Act may also result in an enforcement action against the committee. Any response submitted by your committee will be placed on the public record and will be considered by the Commission prior to taking enforcement action. **Requests for extensions of time in which to respond will not be considered.**

Electronic filers must file amendments (to include statements, designations and reports) in an electronic format and must submit an amended report in its entirety, rather than just those portions of the report that are being amended. For information about the report review process or specific filing information for your committee type, please visit www.fec.gov/help-candidates-and-committees. For more information about Requests for Additional Information (RFAI), why you received a letter, and how to respond, please visit www.fec.gov/help-candidates-and-committees/request-additional-information. Should you have any questions regarding this matter or wish to verify the adequacy of your response, please contact me on our toll-free number (800) 424-9530 (at the prompt press 5 to reach the Reports Analysis Division) or my local number(202) 694-1323.

Sincerely,



Aaron Kelley
Senior Campaign Finance Analyst

**Apparent Impermissible, Excessive, and Prohibited Contributions
American Property Casualty Insurance Association Political Action Committee (Insuring
America PAC) (C00066472)**

Apparent Contributions to a Candidate/Candidate Committee after an Election

Recipient Name	Date	Amount	Election	Election (State-Date)
Don Davis For Nc	3/9/26	\$2,500.00	P2026	NC - 3/3/26
Elizabeth Pannill Fletcher For Congress	3/23/26	\$1,000.00	P2026	TX - 3/3/26
Schneider For Congress	3/23/26	\$1,000.00	P2026	IL - 3/17/26

**Apparent Impermissible, Excessive, and Prohibited Contributions
American Property Casualty Insurance Association Political Action Committee (Insuring
America PAC) (C00066472)**

Apparent Excessive Contributions to a Candidate/Candidate Committee

Recipient Name	Date	Amount	Election	Report
Friends For Gregory Meeks	6/16/25	\$2,500.00	P2026	2025 July Monthly
Friends For Gregory Meeks	7/28/25	\$1,000.00	P2026	2025 August Monthly
Friends For Gregory Meeks	9/8/25	\$500.00	P2026	2025 October Monthly
Friends For Gregory Meeks	10/31/25	\$500.00	P2026	2025 November Monthly
Friends For Gregory Meeks	3/9/26	\$1,000.00	P2026	2026 April Monthly