



Health Underwriters Political Action Committee

Who, What, and Why

PAHU Symposium April 28, 2016

What is HUPAC?

- The Health Underwriters Political Action Committee (HUPAC) is NAHU's nonpartisan political action committee
- The purpose of the PAC is to solicit funds from NAHU members for disbursement to campaign committees who are accessible and willing to consider NAHU's views
- Together as a PAC we are stronger than individual donations



The Candidate Account

- Individual's contributions through personal credit cards or bank accounts
- Funds from this account are given to political candidates, both challengers and incumbents, Democrats and Republicans
- NAHU members, their spouses and staff can give up to \$5,000 each year



Administrative Fund



- Businesses can contribute to the Admin Fund
- State and local chapters can also contribute
- Money in this account goes to the operating costs of HUPAC so that the candidate fund can be reserved solely for political contributions
- Unlike the candidate account, there are **no contribution limits** on the administrative account

Who Receives HUPAC Money

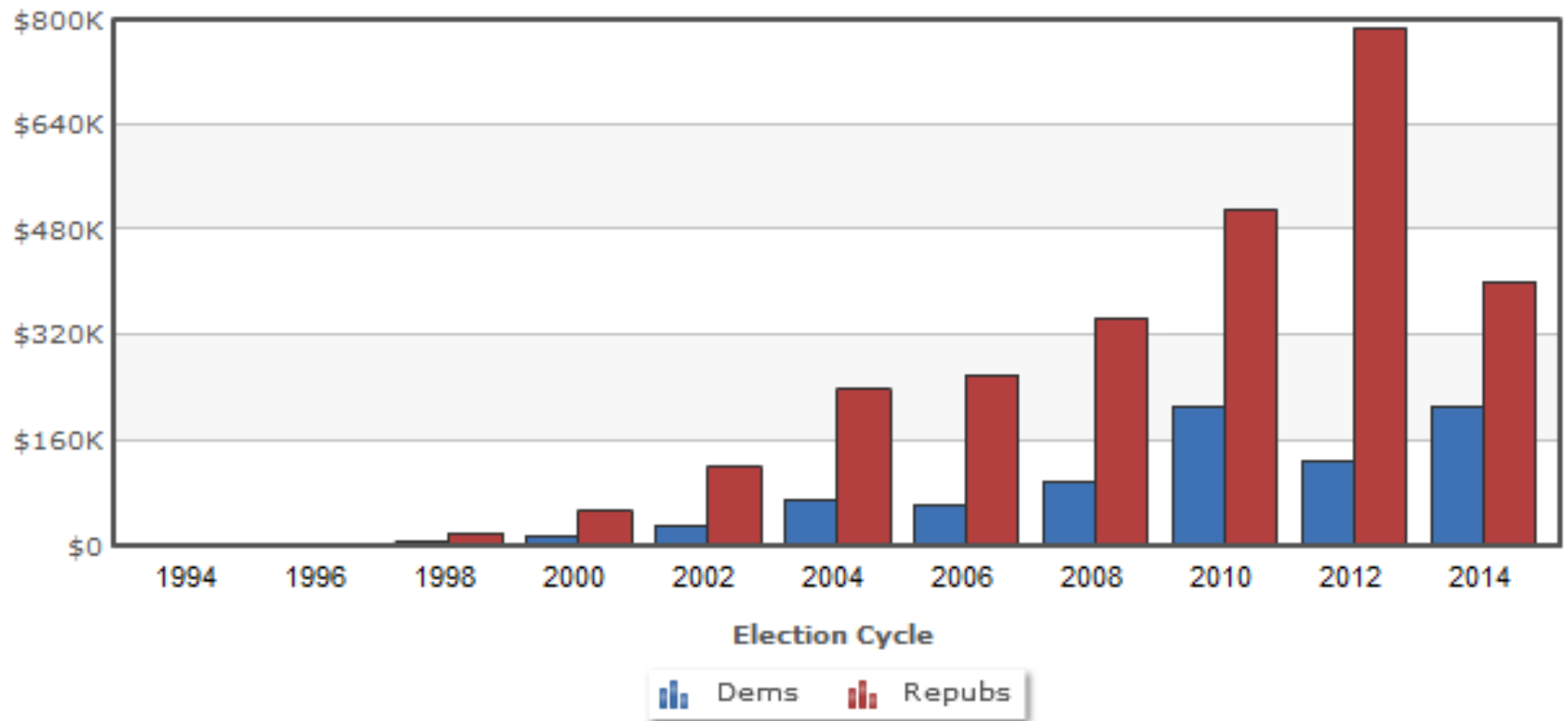
The HUPAC Board works diligently to create a strategy for giving based on NAHU's legislative goals; therefore, only select political candidates, incumbents, and challengers receive HUPAC contributions

As a result, often money will be given to members in leadership positions or on committees of jurisdiction

- House
 - Ways and Means, Rules Committee, Energy and Commerce, Small Business, Education and Workforce, Budget, and Appropriations
- Senate
 - Finance, HELP, Aging, Appropriations, Budget, Small Business



Where do HUPAC Funds Go?



2014 Election Cycle

2014 House and Senate Funding

Election Results and Scorecard

Total Candidates Funded:	210	Pct.	\$ 613,500.00	\$ Percentage
Win:	191	91%	\$ 526,250.00	86%
Loss:	19	9%	\$ 87,250.00	14%
House Candidates:	187	89%	\$ 506,500.00	83%
Senate Candidates:	23	11%	\$ 107,000.00	17%
Democratic Candidates:	65	31%	\$ 195,500.00	32%
Republican Candidates:	145	69%	\$ 418,000.00	68%
Incumbent Candidates:	198	94%	\$ 589,000.00	96%
Challenger / Open Seat Candidates:	12	6%	\$ 24,500.00	4%

2012 vs. 2014 Contributions to Candidates

In 2012, HUPAC was the **#6** largest insurance PAC, contributing **\$917,100** to congressional elections

Total Amount:	\$22,402,480	
Total to Democrats:	\$8,233,977	(37%)
Total to Republicans:	\$14,147,003	(63%)
Number of PACs making contributions:	142	

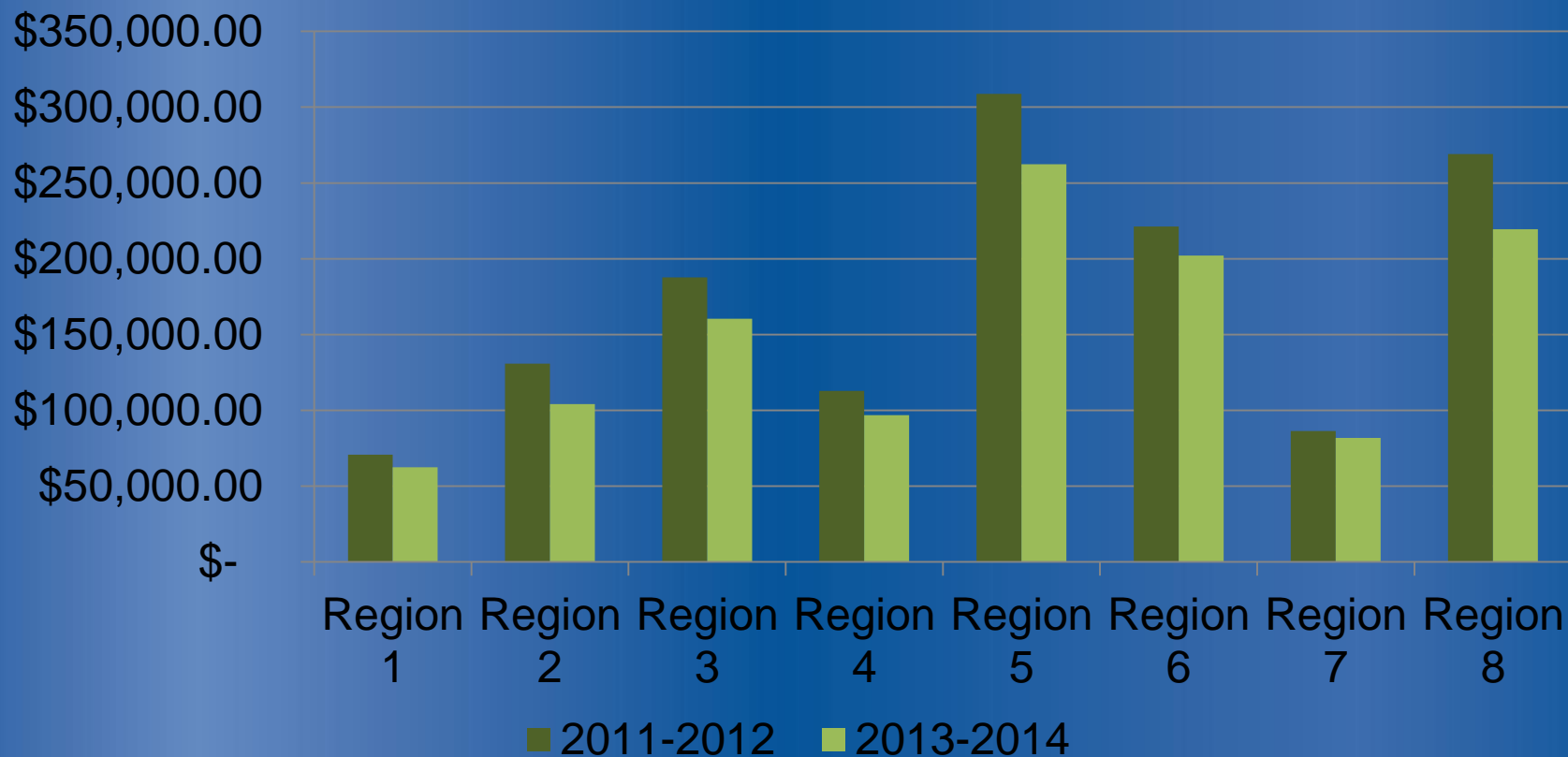
PAC Name	Affiliate	Total	Dems	Repubs
New York Life Insurance		\$1,965,000	\$873,000	\$1,092,000
National Assn of Insurance & Financial Advisors		\$1,531,750	\$581,500	\$945,250
AFLAC Inc		\$1,347,500	\$632,000	\$712,000
Indep Insurance Agents & Brokers/America		\$1,184,500	\$240,500	\$944,000
USAA		\$990,295	\$200,295	\$790,000
National Assn of Health Underwriters		\$917,100	\$130,100	\$787,000
Massachusetts Mutual Life Insurance		\$833,150	\$290,000	\$544,150
Council of Insurance Agents & Brokers		\$673,815	\$268,815	\$405,000
Association for Advanced Life Underwriting		\$627,750	\$241,250	\$386,500
Metlife Inc		\$585,000	\$289,000	\$296,000
Property Casualty Insurers Assn/America		\$545,000	\$230,500	\$314,500
Prudential Financial		\$532,000	\$256,000	\$276,000
Northwestern Mutual Life Insurance	Northwestern Mutual	\$468,500	\$187,500	\$281,000
Liberty Mutual Insurance	Liberty Mutual	\$460,000	\$181,500	\$273,500

In 2014, HUPAC was the **#11** largest insurance PAC, contributing **\$613,000** to congressional elections

Total Amount:	\$25,628,298	
Total to Democrats:	\$9,951,072	(39%)
Total to Republicans:	\$15,667,976	(61%)
Number of PACs making contributions:	145	

PAC Name	Affiliate	Total	Dems	Repubs
National Assn of Insurance & Financial Advisors		\$2,341,500	\$887,000	\$1,454,500
New York Life Insurance		\$1,867,500	\$841,600	\$1,025,900
AFLAC Inc		\$1,423,250	\$655,750	\$767,500
Indep Insurance Agents & Brokers/America		\$1,205,500	\$279,500	\$926,000
USAA		\$1,049,500	\$241,000	\$808,500
Massachusetts Mutual Life Insurance		\$834,000	\$393,000	\$441,000
Council of Insurance Agents & Brokers		\$823,637	\$310,138	\$513,499
Association for Advanced Life Underwriting		\$790,600	\$283,600	\$507,000
Metlife Inc		\$638,000	\$278,500	\$359,500
Liberty Mutual Insurance	Liberty Mutual	\$625,200	\$265,700	\$359,500
National Assn of Health Underwriters		\$613,000	\$211,000	\$402,000
Property Casualty Insurers Assn/America		\$568,375	\$195,000	\$373,375
State Farm Mutual Automobile Insurance		\$527,375	\$239,500	\$287,875
Pacific Life Insurance		\$512,250	\$245,000	\$267,250

2012 vs. 2014 Fundraising by Region



2016 Election Cycle

March to a Million

- Top Recruiter Program
 - Stars (# new contributors) and Stripes (\$ raised)



Will You Join Us?

“I can’t afford a large enough contribution to make a difference.”

Remember: if every member gave \$5/month, we’d be a million dollar PAC,
EVERY DOLLAR COUNTS

“How much good is \$5 really going to do?”

Honestly, not that much, but \$5-10 from 20,000 members could do a lot of good for millions of Americans!

“Why should I pay money to some politician in Washington?”

Every year, legislative mandates and regulations threaten the health insurance industry. Without a strong presence in Washington to inform legislators about the impact of their decisions, our careers are jeopardized. HUPAC affords us the presence!

“But I’m not affiliated with either party.”

Neither is HUPAC! We are a nonpartisan group that supports any legislative candidate illustrating support for our industry. Committing to HUPAC is committing to your future, not a political party.



HUPAC Board for 2015-2016

Region I – Alan Schulman

At Large – Cathy Cooper

Region II – Teresa Conto

At Large – Marsha Tellesbo

Region III – Michael Deagle

Past Chair – Michael Stephens

Region IV – Michael Gray

Vice Chair – Eric Kohlsdorf

Region V – Bill Hepscher

Chair – Eugene Starks

Region VI – Tom Wilson

Region VII – Ray Magnuson

Region VIII – Terry Allard



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