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DOCUMENT NO. AND TYPE	SUBJECT/TITLE	DATE	RESTRICTION
001. fax	SSN; DOB (Partial) (1 page)	03/11/1996	P6/b(6)
002. fax	SSN; DOB (Partial) (1 page)	03/15/1996	P6/b(6)

COLLECTION:

Clinton Presidential Records
Domestic Policy Council
Jennifer Klein
OA/Box Number: 10857

FOLDER TITLE:

Meeting w/Independent Insurance Agents

2014-0209-S
ms736

RESTRICTION CODES

Presidential Records Act - [44 U.S.C. 2204(a)]

P1 National Security Classified Information [(a)(1) of the PRA]
P2 Relating to the appointment to Federal office [(a)(2) of the PRA]
P3 Release would violate a Federal statute [(a)(3) of the PRA]
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P5 Release would disclose confidential advice between the President and his advisors, or between such advisors [a)(5) of the PRA]
P6 Release would constitute a clearly unwarranted invasion of personal privacy [(a)(6) of the PRA]

C. Closed in accordance with restrictions contained in donor's deed of gift.
PRM. Personal record misfile defined in accordance with 44 U.S.C. 2201(3).
RR. Document will be reviewed upon request.

Freedom of Information Act - [5 U.S.C. 552(b)]

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President William J. Clinton
Prepared Statement
Meeting With Insurance Industry Agents
Roosevelt Room
March 21, 1996

96 MAR 20 P 7 : 28

[Following statement by organization president George Schaffer; and brief introduction of you by Vice President Gore.]

The Independent Insurance Agents of America represents 300,000 agents and their employees across our nation. They are the men and women who work on Main Street, who know how important health insurance is to working Americans. So I am pleased they are giving their support to the Kassebaum-Kennedy bill. This is a true bipartisan effort to bring important and immediate health care benefits to millions of Americans who have been shut out of the market. And the Independent Insurance Agents of America has been a valuable partner in shaping this health care reform.

I want to thank the organization -- in particular, George Schaffer; past president George Frasier, who's from my home state of Arkansas; and president-elect Ron Smith.

Working Americans need help so they can provide for their families and live out the American dream. Our people expect to work hard; they expect to take responsibility; they need our help to make sure that they have the economic security to provide for their families.

In my State of the Union Address in January, I challenged the Congress to pass the Kassebaum-Kennedy bill to help these working Americans. The Kassebaum-Kennedy bill would provide coverage to working families turned away by insurers because the breadwinner has changed jobs or loses a job, or because a member of the family has a pre-existing condition, like asthma, heart disease or diabetes. Kassebaum-Kennedy will help as many as 24 million Americans. If we don't start reaching these Americans now, the problem will only worsen. This is an important step in addressing our health care crisis.

This bill does right by our people. And it shows us what we can do when we put aside party politics and work together to meet our challenges.

From the beginning, this health care reform has been bipartisan. Besides its strong bipartisan support in the Senate, this bill has the support of organizations representing doctors, consumer groups, business and citizens. And now, it has the welcome support of the Independent Insurance Agents of America.
This bill passed the Labor and Human Resources Committee in the Senate unanimously. Right now, it is sponsored in the Senate by 30 Democrats and 23 Republicans -- a clear majority.

I am pleased that the Senate leadership has committed to move on this bill expeditiously when lawmakers return from recess. I urge our lawmakers to pass Kassebaum-Kennedy, and send it to me so I can sign it. And we can give millions of our hard-pressed working Americans a break they need and deserve -- health care they can depend on.

This can be a model of bipartisan cooperation -- one that can show us how to meet all our challenges. We have a window of opportunity in the weeks ahead to put aside partisanship and work in the public interest.

Yesterday, I met with the bipartisan Congressional leadership and urged them again to work with us on our pressing national concerns by passing this health care bill, balancing the budget, and passing welfare reform and our anti-terrorism legislation.

These national priorities cannot wait until November. I look forward to working together with our lawmakers to address these priorities without delay. Thank you.

Jen — FYI. —

Kate/Marilyn: Here is my insert. Hope it is helpful. Call me with questions.

Chris J.

Congressional Update on Kassebaum/Kennedy Health Insurance Bill

Today, the House Commerce Committee unanimously voted out their version of the Kassebaum/Kennedy insurance reform. The Committee added some fraud and abuse and some administrative simplification provisions to this legislative vehicle. In reporting out their bill, the Commerce Committee joined the two other Committees of jurisdiction (the Ways and Means Committee and the Opportunities Committee) in reporting out bills.

Next week, the Rules Committee is scheduled to marry the three bills and report out the Republican Leadership insurance reform bill (and any amendments the Rules Committee concludes is in order). It is very possible that the House Leadership will bring this vehicle up for a vote on March 28th.

The bill produced out of the Rules Committee will not be limited to insurance reforms. It will also be weighed down by numerous non-insurance reform provisions, including: Medical Savings Accounts (MSAs), medical malpractice reforms (with caps), deregulation of Multiple Employer Welfare Associations (MEWAs), and a weakening of some current health care fraud and abuse enforcement laws. To make it more difficult for us (and the Democrats) to oppose, this bill also will likely include: an increase in the self-employed tax deduction increase 50 percent, an administrative simplification measure, some long-term care tax clarifications, and some positive Medicare fraud and abuse provisions. (With the exception of the long-term care tax clarifications, all of these provisions are in your budget proposal.)

The Administration has consistently taken the position that we oppose "controversial" changes in/amendments to the Kassebaum/Kennedy bill that would load it down and threaten its chances of even making it to your desk. (As you know, Senator Kassebaum and Senator Kennedy are supporting a no amendment strategy in the Senate.) Assuming the House passes its bill (which is inevitable), the Senate will move to bring up their bill in mid to late April. It is likely that, despite the Kassebaum and Kennedy overtures to the contrary, there will be amendments offered and passed on the Senate floor.

Senator Kassebaum and Senator Kennedy will want to work with you to help them produce the best strategy to produce an acceptable bill off the Senate floor, out of House/Senate conference, and back through the Senate in an acceptable state for your signature. To achieve this goal (and possibly avoid a bill-killing filibuster), we will have to get the House conferees to drop some of their provisions. We have been holding back-channel conversations with the Senators and their staffs and are working very well together. We will keep you apprised of developments.

1900 L Street Suite 512

Alliance for Health Reform
Mont Humble
466-5626
Briefing

E X E C U T I V E   O F F I C E   O F   T H E   P R E S I D E N T

20-Mar-1996 09:50am

TO: Carolyn Curiel
TO: Jennifer L. Klein
TO: Christopher C. Jennings

FROM: Marilyn Yager
Office of Public Liaison

1 Of course they support it, they get business

2 Isn't it true that only 150,000 benefit

SUBJECT: independent insurance meeting

Just wanted to give you some information on how the event will work. There will be ten members of the Independent Insurance Agents board meeting with the president at 10;00am tomorrow morning in the Oval office. After a briefing private meeting in the Oval, they will proceed to the Roosevelt Room to make statements with the President. The point person for the insurance agents will officially announce their support for kassenbaum Kennedy.

Kate Carr is the staff contact (Luxman Nathan is her assistant on this). Kate can provide you with any additional information you mgiht need for the POTUS statement.

We'll continue to say clean
Highly unlikely that it will stay that way → fraud & abuse, admin. simplification

LTC Tax Clarifications

Small bus. / main street / one of largest small bus. groups
300,000 agents & employees / legislative agenda /
banking - ins / opposed in HC - honest disagreements, but

George Schaeffer, President
George Frazier, Past Pres., from Hope

FAX COVER SHEET

NUMBER OF PAGES (INCLUDING COVER) = 5

TO: KATHY MCKIERNAN (66210)
Jen ~~JON~~ KLEIN (62878)
CAROLYN CURIEL (65709)
DON BAER (61213)
JOSH SILVERMAN (66201)
CHRIS JENNINGS (65542)

FROM: KATE SMITH CARR

DATE: 03-20-96

SUBJECT: ATTACHED IS A PRESS RELEASE AND A STATEMENT BY GEORGE R. SHAFFER (PRES. IIAA) FOR TOMORROW'S EVENTS.

PLEASE CONTACT ME BY **3PM TODAY** WITH ANY COMMENTS.

STATEMENT OF IIAA PRESIDENT
GEORGE R. SHAFFER
AT THE WHITE HOUSE
MARCH 21, 1996

In 1991, the Independent Insurance Agents of America made a promise to the American people to work toward preventing the loss of health insurance due to changing jobs.

We also said that we wanted to eliminate any preexisting condition limitations that prevent Americans from receiving health care just when they need it the most.

Today we make good on that promise!

No legislation is perfect, but history will not judge us kindly if we allow the perfect to be the enemy of the good. As the process moves forward, there will no doubt be changes to this bill. It is our

STATEMENT OF IIAA PRESIDENT
GEORGE R. SHAFFER
AT THE WHITE HOUSE
MARCH 21, 1996

hope that Congress, in a bipartisan fashion that rises above polemics and political maneuvering, sends you a health care bill that embodies the 2 main goals of S. 1028 that you can sign into law.

I am proud to stand here today, on behalf of our members, and endorse S. 1028, the Kassebaum/Kennedy health care reform bill.

NEWS

Independent Insurance Agents of America
Incorporated

127 S. Peyton Street, Alexandria, VA 22314
412 First St., S.E., Ste. 300, Washington, DC 20003
L-09-96

For Further Information Contact:
Jeffrey A. Myers
(202) 863-7000

IIAA DELIVERS KASSEBAUM/KENNEDY BILL ENDORSEMENT TO PRESIDENT CLINTON

WASHINGTON, D.C., Mar. 21—In a private meeting today in the Oval Office, Independent Insurance Agents of America (IIAA) President George Shaffer delivered the Association's endorsement of the Health Insurance Reform Act (S. 1028) to President Clinton and Vice President Gore.

The half-hour meeting also was attended by the Association's officers and senior staff.

S. 1028 is the bipartisan-supported health insurance reform proposal sponsored by Senate Labor and Human Resources Committee Chairwoman Nancy Landon Kassebaum (R-Kan.) and Sen. Edward M. Kennedy (D-Mass.). In his State of the Union address in January, President Clinton called for the quick adoption of S. 1028 by Congress. The measure is slated for Senate action April 18-19.

IIAA's support for S. 1028 came about after Sens. Kassebaum and Kennedy recently agreed to clarify the intent of the bill's provisions dealing with the guaranteed issuance proposal in the group-to-individual market and the purchasing cooperative section.

After the private meeting with President Clinton and Vice President Gore, Shaffer restated IIAA's long-standing commitment to effect health care reform in a public statement.

"In 1991, the Independent Insurance Agents of America and its 300,000 members across the country made a promise to the American people—our customers—to help fix the health care

(more)

system. Specifically, we pledged to ensure the portability of health insurance coverage from one job to another, the limitation of preexisting condition clauses, the guaranteed issuance of coverage, and several other key health care reforms," Shaffer said.

"Today, we make good on that promise! I am honored to stand before you both today, on behalf of our members, and endorse S. 1028, the Kassebaum-Kennedy health care reform bill," Shaffer said to the President and Vice President.

Shaffer said the Kassebaum-Kennedy bill is a "common-sense reform proposal that will be of immediate benefit to 25 million currently uninsured Americans."

"No legislation is perfect, but history will not judge us kindly if we allow the perfect to be the enemy of the good," explained the IIAA president. "As the process moves forward, there will no doubt be changes to this bill. It is our hope that Congress, in a bipartisan fashion that rises above polemics and political maneuvering, sends you a health care bill, which embodies the two main goals of S. 1028, that you can sign into law."

In closing, the IIAA leader said it was the hope of IIAA members for health care reform to become law this year. "Mr. President, independent insurance agents all across the country hope your signature will make the Health Insurance Reform Act the law of the land," said Shaffer.

Founded in 1896, IIAA is the nation's oldest and largest national association of independent insurance agents, representing a network of more than 300,000 agents and agency employees nationwide. Its members are small businesses that offer customers a choice of policies from a variety of insurance companies. Independent agents offer all lines of insurance—property, casualty, life and health.

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INDEPENDENT INSURANCE AGENTS OF AMERICA, INC.
20th ANNUAL NATIONAL LEGISLATIVE CONFERENCE AGENDA
CAPITAL HILTON HOTEL

Wednesday, March 20, 1996

7:00 am - 7:00 pm	Registration & InsurPac Open	Upper Lobby
5:00 pm - 7:00 pm	Legislative Briefing	Presidential Ballroom
7:00 pm - 8:00 pm	National Legislative Conference WELCOME RECEPTION	Congressional/Senate

Thursday, March 21, 1996

6:30 am - 10:00 am	Registration & InsurPac Open	Upper Lobby
7:30 am - 9:00 am	NLC BREAKFAST	Presidential Ballroom
8:00 am	Guest Speaker: Sen. Budget Committee Chairman Pete V. Domenici (R-N.M.)	
10:00 am	Agents Visit Capitol Hill	Capitol Hill
6:00 pm - 8:00 pm	Congressional Reception Members of Congress, Senators, & Key Hill Staff will be invited	Room 345, Cannon Caucus Room, Cannon House Office Building

Friday, March 22, 1996

7:00 am - 9:30 am	Registration & InsurPac Open	Upper Lobby
7:30 - 9:30 am	NLC BREAKFAST	Congressional/Senate
8:00 am	Guest Speaker: Senate Republican Policy Committee Chairman Don Nickles (R-OK)	
9:00 am	Guest Speakers: Democratic Senatorial Campaign Committee Chairman Bob Kerrey (D-NE)	
10:00 am	Agents Visit Capitol Hill	Capitol Hill

Revised 3/7/96

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Independent Insurance Agents of America
INCORPORATED

CAPITOL HILL OFFICE
SUITE 300
412 FIRST STREET, S.E.
WASHINGTON, D.C. 20003
202/863-7000
FAX 202/863-7015

[001]

TO: Kate Carr
Special Assistant to the President
Office of Public Liaison

FROM: Paul Equale
Senior Vice President
Independent Insurance Agents of America

DATE: March 11, 1996

RE: **Meeting with President Clinton on March 21**

Kate, thanks again for all your help on this meeting. The following people will attend the meeting with the President. I have included their Social Security Numbers and Birthdates for security purposes.

George Frazier, Past President, Hope, Arkansas
[redacted] (b)(6)
George Shaffer, President, Albuquerque, New Mexico
[redacted] (b)(6)
Ron Smith, President-Elect, Rochester, Indiana
[redacted] (b)(6)
Bud Wilson, Vice President, San Diego, California
[redacted] (b)(6)
Jim Klagholz, Chairman, Gov't Affairs Cmte., Seaside Park, NJ
[redacted] (b)(6)
Jeffrey Yates, Executive Vice President
[redacted] (b)(6)
Paul Equale, Senior Vice President
[redacted] (b)(6)
Bob Rusbuldt, Vice President
[redacted] (b)(6)

I will be in touch with you as we approach the meeting date.

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Independent Insurance Agents of America
INCORPORATED

VIA FAX 456-6218

CAPITOL HILL OFFICE
SUITE 300
412 FIRST STREET, S.E.
WASHINGTON, D.C. 20003
202/863-7000
FAX 202/863-7015

TO: Kate Carr
Special Assistant to the President
Office of Public Liaison

[002]

FROM: Katie Bilotta
c/o Paul Equale
Independent Insurance Agents of America

DATE: 3/15/96

RE: **Meeting with the President March 21**

Hi Kate. Per your conversation with Paul Equale earlier this afternoon, the following is the information you will need for the extra gentleman that will be attending the agents meeting with the President on March 21st.

George Lee Stancil — [illegible]
[redacted] (b)(6)

Chairman Health Care Task Force

As always, please call if you need anything.

Thank you!

Maria Louise Berthoud

[redacted] (b)(6)

146852

Independent Insurance Agents of America
INCORPORATED

CAPITOL HILL OFFICE
SUITE 300
412 FIRST STREET, S.E.
WASHINGTON, D.C. 20003
202/863-7000
FAX 202/863-7015

January 4, 1996

The President
The White House
1600 Pennsylvania Avenue, N.W.
Washington, D.C. 20500

Dear Mr. President:

On behalf of our national leadership, and George Frazier, I would like to invite you to address the National Legislative Conference of the Independent Insurance Agents of America on the morning of either March 21 or 22 at the Capital Hilton Hotel, 16th and K Street, N.W., in Washington, D.C.

I understand George Frazier will be talking to you about addressing our Conference, and I know George would consider it a personal favor if you could address our Conference this year, which is the 100th anniversary of our national association.

In the past, our Legislative Conference has been a huge success, in large part, because of the major national leaders who have spoken to our membership. Both President's Reagan and Bush and Vice President Quayle have spoken in recent years. National Democrats such as Speaker Foley, Majority Leader Gephardt, Senate Majority Leader Mitchell, and Secretary Bentsen have also addressed our conference.

This year Senator Domenici has been invited to deliver the Republican perspective, and clearly there is no better person to deliver the Democratic perspective than yourself. Last year, Democratic Leader Daschle and Majority Leader Dole addressed our Conference.

As you may know, the Independent Insurance Agents of America is the nation's largest insurance association, comprised of 300,000 agents and their employees, and one of the largest small business associations. The people attending the conference are typically the most politically active and astute agents from all 50 of IIAA's state associations. These agents are often involved in local and community activities, state and federal politics and frequently serve as campaign or finance committee members for federal candidates.

Should you decide to address our Conference, George would present you to his 700 or more colleagues from all 50 states. We also will discuss the specific time of your address for either morning of our Conference.

Both George and I look forward to hearing from you at your earliest convenience. Thank you for your consideration.

Sincerely,

Paul E

Paul A. Equale
Senior Vice President of
Government Affairs

cc: Mr. George Frazier

CONGRESSIONAL QUARTERLY
Weekly Report
CQ March 2, 1996 • Volume 54, No. 9 • Pages 513-592

Despite Its Legislative Victories . . .

When bankers and insurance agents go to war — as in their longstanding struggle over the ability of banks to sell insurance — the results can be ugly. More often than not, bills die.

Members of Congress, for their part, would simply prefer to stay out of the way. They hate having to choose between competing constituencies.

That is as true as ever, and it is the reason why the ongoing effort to rewrite the Glass-Steagall Act hit a wall as soon as the House Banking Committee approved the bill (HR 1062).

Moments after the committee's sweeping vote last May, in the hallway outside the hearing room, a high-powered duo of lobbyists for the Independent Insurance Agents of America declared war on the banks again.

"We are in all likelihood going to oppose the Leach bill," said Paul Equale, the top lobbyist for the insurance agents. The price for permitting the bill to advance, he said, was an insurance agent-backed provision to roll back the ability of national banks to sell insurance. "The Leach bill allows the status quo, and the status quo isn't good enough."

SCOTT J. FERRELL

Robert A. Rusbuldt, left, and Paul Equale, lobbyists for the Independent Insurance Agents of America.

Down the hall, another lobbyist for the agents, Robert A. Rusbuldt, was holding court with a reporter for *The American Banker*, the banking industry's daily newspaper. "The bill is not insurance-neutral," Rusbuldt said. "It's tilted heavily towards banks."

So much for Banking Committee Chairman Jim Leach's carefully laid plans for overturning Glass-Steagall. Equale and Rusbuldt, the Democrat/Republican tag team of insurance lobbyists, had taken the bill hostage and scuttled the Iowa Republican's hard-fought efforts to keep the bill free of insurance-related controversy.

Everybody refers to Equale and Rusbuldt simply as "the agents." To many bank lobbyists, however, their names are mud.

For years, the hard-charging duo have played a role in shaping — and killing — banking legislation that far exceeds the clout their members have in the marketplace. The independent insurance agent, long a mainstay on Main Street, is seen as a dinosaur in the future world of cyberbanking and ever-expanding financial services conglomerates. By any rational measure, the banks should be able to clobber the agents. But they haven't.

"You have one industry [banking] that is very important and very disorganized, and another [insurance agents] that is pretty unimportant but is very organized," said a former Senate aide. "The agents hustle . . . They are cultivating influence day in and day out."

Every year, hundreds of insurance agents storm Capitol Hill. And back in members' districts, there are many more insurance agents than bank presidents.

"Our people are very involved in local politics," Equale says. "They get to know the young guy who's on his way up. And by the time he becomes a member of Congress, [he's] on a first-name basis with our members."

That grass-roots power is bolstered by the agents' generous PAC contributions — about $539,000 in the 1993-94 campaign cycle — and it translates into lobbying

. . . Insurance Lobby May Be Losing War

clout. When it comes to the Glass-Steagall/regulatory relief bill (HR 2520), it is clear that the otherwise bank-friendly measure will not pass the House this year unless it retains an agent-backed provision to curb further inroads by banks into the insurance market.

Equale, 45, and Rusbuldt, 39, have a macho lobbying style that exudes confidence. They are not shy about boasting of their close links to top leaders in both parties. Rusbuldt, for example, is a fixture at breakfast and dinner meetings that House Speaker Newt Gingrich, R-Ga., occasionally holds with sympathetic lobbyists. Equale helped raise money for the 1988 presidential campaign of House Minority Leader Richard A. Gephardt, D-Mo.

As the Republican half of the team, Rusbuldt has assumed a higher profile since the GOP took over Congress last year.

There's just one problem: While the agents win more than their share of legislative battles, they are losing the war. Their chance to win competitive relief from Congress may be slipping away. At least in the past decade, every time that Equale and Rusbuldt have succeeded in inserting an agent-friendly provision into a banking bill, the bill has died.

"Being the undertaker of the Banking Committee is not a role that we relish, nor is it a role that we ever set out to have," said a frustrated Equale. "It's not our job to kill banking bills."

Meanwhile, the agents' archenemy, the Office of the Comptroller of the Currency, since 1986 has been giving banks additional insurance powers by regulatory fiat. And the courts have overwhelmingly tended to reject the agents' legal challenges.

Even the agents admit that their backs are against the wall. They need to pass a bill. But that is proving to be a tall order, especially since the banking lobby smells blood and has been playing hardball in recent rounds of shuttle diplomacy conducted by Leach.

"An objective observer would probably say that we would need a bill more than the banks would this year for the simple reason that the banks have been relatively successful getting their agenda taken care of through the regulatory process and through the courts," acknowledged Equale.

"Prior to 1986, we played defense. We tried to stop expanded powers bills from being enacted into law," Rusbuldt said. "It's always easier to play defense than to play offense when it comes to legislation."

The Baker Amendment Brawl

An illustration of the heartburn that these battles can give members occurred last June. Nervous freshmen — caught in a lobbying brawl involving the insurance agents, banks and securities firms — took the virtually unheard-of step of asking Leach to recess the markup of the regulatory relief bill so that they could seek advice from Gingrich on how to vote on an upcoming amendment.

The pending bill (HR 1858) contained the agent-backed moratorium on the ability of the comptroller of the currency to expand insurance powers for national banks. The vote in question came on an amendment by Richard H. Baker, R-La., to permit affiliations between insurance companies and banks.

Working the room in their shirtsleeves and buttonholing members in hallways and nearby rooms, Equale and Rusbuldt vigorously fought the amendment because it would have given federally chartered banks sweeping access to the insurance market.

At the meeting in the Speaker's office, Gingrich made it clear to the freshmen that he supported the insurance agents' position. As it turned out, however, the banks and securities firms soundly beat the agents, who lost by a 36-12 vote. A narrow majority of Republicans, joined by Democrats seeking to derail the measure, voted against the agents.

But the agents later prevailed upon their allies in the leadership to plot out a floor process in which Baker's insurance affiliations language — which had broadened support for the bill among large banks and securities firms — would be dropped. After that decision by the agent/leadership axis, an enraged banking lobby succeeded in shelving the bill.

It was yet another example, said a top bank lobbyist, of the agents going too far. "They are the group that always overplays their hand. They have always managed to kill the thing they're amending. That's their history."

—By Andrew Taylor

United States Senate

COMMITTEE ON LABOR AND HUMAN RESOURCES
WASHINGTON, DC 20510-6300

March 14, 1996

Mr. George R. Shaffer, President
Independent Insurance Agents of America
412 First Street, S.E., Suite 300
Washington, D.C. 20003

Dear Mr. Shaffer:

Pursuant to our recent discussions, we have agreed to include the following technical clarifications as part of a managers' amendment at the time S. 1028, the Health Insurance Reform Act, is considered on the Senate floor.

We are very pleased that the Independent Insurance Agents of America (IIAA) have worked with us in a constructive manner to help clarify the intent of the legislation with regard to participation in health plan purchasing cooperatives. We are also grateful that the IIAA has agreed to actively support S.1028 and to ensure that this important legislation is enacted into law.

The IIAA is a strong voice on behalf of consumers, and we applaud you for recognizing that S. 1028 will provide important and immediate benefits to millions of Americans who have difficulty obtaining and maintaining health insurance protection. Your important contributions and timely support bring us closer to successful enactment of the Health Insurance Reform Act. We deeply appreciate your efforts.

Sincerely,

Nancy Landon Kassebaum
United States Senator

Edward M. Kennedy
United States Senator

Enclosure