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SECRETARY OF THE SENATE

05 FEB 25 AM 10:59

LOBBYING REPORT

Lobbying Disclosure Act of 1995 (Section 5) - All Filers Are Required to Complete This Page

1. Registrant name			
Organization	American Bankers Insurance Assn (ABIA)		
2. Address <input type="checkbox"/> Check if different than previously reported			
Address 1	1120 Connecticut Avenue, N.W.		
City	Washington	State	DC
		Zip Code	20036
		Country	U
3. Principal place of business (if different than line 2)			
City	State	Zip Code	Country
	State/Zip or Country		
4a. Contact Name		b. Telephone number	c. E-mail
Prefix	Full Name		
Mr.	Paul A. Smith	(202) 663-5331	psmith@aba.com
7. Client Name <input checked="" type="checkbox"/> Self			5. Senate ID #
American Bankers Insurance Assn (ABIA)			44468-0
			6. House ID #
			34077

TYPE OF REPORT 8. Year 2004 Midyear (January 1-June 30) OR Year End (July 1-December 31)

9. Check if this filing amends a previously filed version of this report

10. Check if this is a Termination Report ⇨ Termination Date 11. No Lobbying Activities

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p align="center">12. Lobbying Firms</p> <p>INCOME relating to lobbying activities for this reporting period was:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input type="checkbox"/> ⇨ \$ <u> </u></p> <p>Provide a good faith estimate, rounded to the nearest \$20,000, of all lobbying related income from the client (including all payments to the registrant by any other entity for lobbying activities on behalf of the client).</p>	<p align="center">13. Organizations</p> <p>EXPENSES relating to lobbying activities for this reporting period were:</p> <p>Less than \$10,000 <input type="checkbox"/></p> <p>\$10,000 or more <input checked="" type="checkbox"/> ⇨ \$ <u> </u> 80,000</p> <p>14. REPORTING METHOD. Check box to indicate reporting method. See instructions for description of each method.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section 6033(b) Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(e) Internal Revenue Code</p>

Form

Printed Name and Title Paul A. Smith, House Counsel

Registrant Name American Bankers Insurance Assn (ABIA) Client Name American Bankers Insurance Assn

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which t engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each c** information as requested. Attach additional page(s) as needed.

15. General issue area code BAN - Banking (one per page)

16. Specific lobbying issues

See attached.

17. House(s) of Congress and Federal agencies contacted Check if None

Senate; House of Representatives; Federal Trade Commission (FTC); Federal Reserve Board (FRB); Office of the Comptroller of Currency (OCC); Federal Deposit Insurance Corporation (FDIC); Office of Thrift Supervision (OTS)

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists fo*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Beth L.	Climo		
J. Kevin A.	McKechnie		
E. Kenneth	Reynolds (resigned)		
Paul A.	Smith		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Add a page for a dit

Registrant: **American Bankers Insurance Association**

Attachment to Page 2, LD-2 Report: Year End (July 1, 2004 – December 31, 2004)

BAN general issue area code

16. Specific lobbying issues

Implementing regulations for Public Law no.106-102: Gramm-Leach-Bliley Financial Modernization Act of 1999 – Title V: Title III:

1. Privacy Provisions of Title V
2. Consumer Protections for Bank Sales of Insurance under Title III
3. Support of Federal preemption under Title V and the National Bank Act of state restricting sales of insurance by banks
4. Disclosure rules for Fixed Annuities under Title V

H.R. 833, the Responsible Lending Act of 2003, Title I, Section 102(i)

H.R. 1766, the National Uniform Privacy Standards Act, all provisions

H.R. 2622, the Fair and Accurate Credit Transactions Act, all provisions

Registrant Name American Bankers Insurance Assn (ABIA) Client Name American Bankers Insurance Assn

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant was engaged in lobbying on behalf of the client during the reporting period. **Using a separate page for each code** information as requested. Attach additional page(s) as needed.

15. General issue area code INS - Insurance (one per page)

16. Specific lobbying issues

See attached.

17. House(s) of Congress and Federal agencies contacted Check if None

Senate; House of Representatives; Federal Trade Commission (FTC); Federal Reserve Board (FRB); Office of the Comptroller of Currency (OCC); Federal Deposit Insurance Corporation (FDIC); Office of Thrift Supervision (OTS)

18. Name of each individual who acted as a lobbyist in this issue area *Add a page to continue adding lobbyists if necessary*

First Name	Name Last Name	Suffix	Covered Official Position (if applicable)
Beth L.	Climo		
J. Kevin A.	McKechnie		
E. Kenneth	Reynolds (resigned)		
Paul A.	Smith		

19. Interest of each foreign entity in the specific issues listed on line 16 above Check if None

Add a page for a detailed description of the interest of each foreign entity

Registrant: **American Bankers Insurance Association**

Attachment to Page 2, LD-2 Report: Year End (July 1, 2004 – December 31, 2004)

INS general issue area code

16. Specific lobbying issues

S. 1373, the Insurance Consumer Protection Act of 2003, all provisions
HR 2214 the Reduction in Distribution of SPAM Act, all provisions
HR 2622 the Fair and Accurate Credit Transactions Act, all provisions
HR 4634 the Terrorism Insurance Backstop Extension Act of 2004, all provisions

Implementing regulations for Public Law no.106-102: Gramm-Leach-Bliley Financial Modernization Act of 1999 – Title V: Title III:

1. Privacy Provisions of Title V
2. Consumer Protections for Bank Sales of Insurance under Title III
3. Support of Federal preemption under Title V and the National Bank Act of state restricting sales of insurance by banks
4. Disclosure rules for Fixed Annuities under Title V

Implementing FTC Telemarketing Sales Rule, 16 CFR Part 310, FTC File No. R41100 provisions relating to legitimate exceptions under the Rule.

Implementing Regulations for Public Law 107-56, USA PATRIOT Act: Sections 326 a 352 pertaining to anti-money laundering programs.

Registrant Name American Bankers Insurance Assn (ABIA) Client Name American Bankers Insurance Assn

Information Update Page - Complete ONLY where registration information has changed.

20. Client new address

Address

City State Zip Code Country

21. Client new principal place of business (if different than line 20)

City State Zip Code Country

22. New general description of client's business or activities

LOBBYIST UPDATE

23. Name of each previously reported individual who is **no longer** expected to act as a lobbyist for the client

First Name Last Name Suffix First Name Last Name

- 1 E. Kenneth Reynolds 3
- 2 4

ISSUE UPDATE

Find the code to select below.

24. General lobbying issues that **no longer** pertain

AFFILIATED ORGANIZATIONS

25. Add the following affiliated organization(s)

Name	Address	Principal place of Business (city and state or country)
	Address C/S/Z	City State Country
	Address C/S/Z	City State

26. Name of each previously reported organization that is **no longer** affiliated with the registrant or client

- 1 2 3

FOREIGN ENTITIES

27. Add the following foreign entities

Name	Street Address City	Address State/Province Country	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Other
			City State Country		

28. Name of each previously reported foreign entity that **no longer** owns, **or** controls, **or** is affiliated with the registrant or affiliated organization

- 1 3 5
- 2 4 6

Paul Alan Smith

February 14

Printed Name and Title Paul A. Smith, House Counsel

