



PAUL ALAN SMITH
SENIOR FEDERAL ADMINISTRATIVE COUNSEL
SECRETARY OF THE FEDERAL AGENCY RELATIONS

00 FEB 10 11 28 AM '00
1120 Connecticut Avenue, N.W.
Washington, D.C. 20036
(202) 663-5331
Fax: (202) 828-4548

H. D.

February 10, 2000

The Honorable Gary Sisco
Secretary of the Senate
Office of Public Records
232 Hart Senate Office Building
Washington, D.C. 20510

RE: LD-2 for American Bankers Association Insurance Association
Senate I.D. #44468-00012

Dear Mr. Sisco:

Pursuant to the Lobbying Disclosure Act of 1995, I enclose the American Bankers Association Insurance Association's LD-2, Lobbying Report, for the second half of 1999.

Sincerely,

A handwritten signature in cursive script that reads "Paul Alan Smith".

Paul A. Smith
Counsel

Enclosure

cc: Larry LaRocco
John Gill

LOBBYING REPORT

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

1. Registrant Name <u>American Bankers Association (Insurance Association (ABAIA))</u>			
2. Address <input type="checkbox"/> Check if different than previously reported <u>1120 Connecticut Avenue, N.W. Washington, D.C. 20036</u>			
3. Principal Place of Business (if different from line 2) City: _____ State/Zip (or Country): _____			
4. Contact Name <u>Paul A. Smith</u>	Telephone <u>202-663-5331</u>	E-mail (optional) <u>pauls@aba.com</u>	5. Senate ID # <u>44468-00012</u>
7. Client Name <input checked="" type="checkbox"/> Self	6. House ID # <u>34077000</u>		

TYPE OF REPORT 8. Year 1999 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 Activity

INCOME OR EXPENSES - Complete Either Line 12 OR Line 13	
<p>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"/> ⇔ \$ _____ <small>Income (nearest \$20,000)</small></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>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>\$100,000</u> <small>Expenses (nearest \$20,000)</small></p> <p>14. REPORTING METHOD. Check box to indicate expense accounting method. See instructions for description of options.</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definitions only</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section 6033(b)(8) of the Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162(c) of the Internal Revenue Code</p>

Signature _____

Printed Name and Title Paul A. Smith, House Counsel

American Bankers Association
Registrant Name Insurance Association Client Name Self

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

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

16. Specific lobbying issues

(a) H.R. 10 "Financial Services Act of 1999"; Titles 1 and 3; H.R. 665 "Financial Services Modernization Act"; S.900 "Financial Services Modernization Act of 1999"; All provisions relating to the affiliation of banks with insurance companies and to the bank conducting the underwriting and sale of insurance,

(b) Issues of financial privacy in H.R. 10, H.R. 665 and S.900

(c) Powers of national banks to sell and underwrite insurance under 12 USC 24 and 92.

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

Senate
House of Representatives
Department of Treasury

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	Yes
Lawrence P. LaRocco		<input type="checkbox"/>
Paul A. Smith		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature _____ Date _____

Printed Name and Title Paul A. Smith, House Counsel

American Bankers Association
 Registrant Name Insurance Association Client Name Self

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

15. General issue area code BAW (one per page)

16. Specific lobbying issues

(a) H.R. 10 "Financial Services Act of 1999"; Titles 1 and 3; H.R. 665 "Financial Services Modernization Act"; S.900 "Financial Services Modernization Act of 1999"; All provisions relating to the affiliation of banks with insurance companies and to the bank conducting the underwriting and sale of insurance,

(b) Issues of financial privacy in H.R. 10, H.R. 665 and S.900

(c) Powers of national banks to sell and underwrite insurance under 12 USC 24 and 92.

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

Senate
 House of Representatives
 Department of Treasury

18. Name of each individual who acted as a lobbyist in this issue area

Name	Covered Official Position (if applicable)	New
Lawrence P. LaRocco		<input type="checkbox"/>
Paul A. Smith		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature Paul Allen Smith Date February 8, 2000
 Printed Name and Title Paul A. Smith, House Counsel