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LOBBYING REPORT

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

1. Registrant Name American Bankers Insurance Assn (ABIA)			
2. Address <input type="checkbox"/> Check if different than previously reported 1120 Connecticut Avenue, N.W.			
3. Principal Place of Business (if different from line 2) City: Washington State/Zip (or Country) DC 20036			
4. Contact Name Paul A. Smith	Telephone (202) 663-5331	E-mail (optional) Psmith@aba.com	5. Senate ID # 44468-
7. Client Name <input checked="" type="checkbox"/> Self			6. House ID # 34077

TYPE OF REPORT 8. Year 2003 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 **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"/> ⇒ \$ _____ Income (nearest \$20,000)</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 type="checkbox"/> ⇒ \$ <u>60,000.00</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of</p> <p><input type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input checked="" type="checkbox"/> Method B. Reporting amounts under section 603 Internal Revenue Code</p> <p><input type="checkbox"/> Method C. Reporting amounts under section 162 Internal Revenue Code</p>
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Signature _____

Registrant Name ABAIA Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is 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 BAN (one per page)

16. Specific lobbying issues

See attached page for complete listing

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

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

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

Signature _____ Date 2/13/04

Registrant: **American Bankers Insurance Association**

Attachment to Page 2, LD-2 Report: Year End (July 1, 2003 – December 31, 2003)

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 laws 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 ABAIA Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue areas in which the registrant is 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

See attached page for complete listing

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)

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Paul A. Smith	
J. Kevin A. McKechnie	

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

Signature *Paul A. Smith* Date 2/13/04

Registrant: **American Bankers Insurance Association**

Attachment to Page 2, LD-2 Report: Year End (July 1, 2003 – December 31, 2003)

INS general issue area code

16. Specific lobbying issues

The National Insurance Chartering and Supervision Act – no bill number, all provisions
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

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 1 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. R411001, provisions relating to legitimate exceptions under the Rule.

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

