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Washington, DC 20515

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03 FEB 12 PM 4:

LOBBYING REPORT

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

1. Registrant Name CNA FINANCIAL CORPORATION			
2. Address <input type="checkbox"/> Check if different than previously reported 1150 Seventeenth Street, NW Suite 601			
3. Principal Place of Business (if different from line 2) City: Washington State/Zip (or Country) D.C. 20036			
4. Contact Name	Telephone	Email (optional)	5. Senate ID #
Carol Pernick	(202) 296-4662		9580
7. Client Name	<input checked="" type="checkbox"/> Self		6. House ID#
			317440000

TYPE OF REPORT 8. Year 2002 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 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>13. Organizations 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>860,000</u> Expenses (nearest \$20,000)</p> <p>14. REPORTING METHOD. Check box to indicate accounting method. See instructions for description of options.</p> <p><input checked="" type="checkbox"/> Method A. Reporting amounts using LDA definition</p> <p><input 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 _____

Carol Pernick

Date: February 14, 2003

Printed Name and Title Carol Pernick, Vice President, Congressional Relations

Name CNA Financial Corporation Client Name Self

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

16. Specific lobbying issues

All issues relating to Financial Services Reform and Bankruptcy Reform
 Issues relating to regulations and policy decisions regarding bank sales of insurance-type products
 The Office of the Comptroller of the Currency

S. 30 The Financial Information Privacy Protection Act of 2001
 S. 420 Bankruptcy Reform Act of 2001
 H.R. 833 Bankruptcy Reform Act of 2001
 H.R. 2341 Class Action Fairness Act of 2001
 H.R. 1514 Structured Settlement Protection Act

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

The House of Representatives
 The Senate
 U.S. Department of Treasury

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Relations Congressional	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature Carol Pernick Date: February 14, 2003

Printed Name and Title Carol Pernick, Vice President, Congressional Relations

Name CNA Financial Corporation Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the 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 BUD (one per page)

16. Specific lobbying issues

Issues relating to tax, insurance, Superfund, health care
H. Con. Res. 83 Budget Resolution

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

The House of Representatives
The Senate

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature Carol Pernick Date: February 14, 2003

Printed Name and Title Carol Pernick, Vice President, Congressional Relations

Name CNA Financial Corporation Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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 requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

All issues relating to product liability reform
 All issues relating to tort reform
 All issues relating to civil class action reform
 All issues relating to medical information confidentiality
 H.R. 718 Unsolicited Commercial Electronic Mail Act of 2001

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

The House of Representatives
 The Senate

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interests of each foreign entity in the specific issues listed on line 16 above Check if NoneSignature Carol Pernick Date: February 14, 2003Printed Name and Title Carol Pernick, Vice President, Congressional Relations

Name CNA Financial Corporation Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the client 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 ENV (one per page)

16. Specific lobbying issues

Issues relating to Superfund reform, appropriations, taxation and Brownfield's reform
S. 350 Brownfield's Revitalization and Environmental Restoration Act of 2001

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

The House of Representatives
The Senate
Environmental Protection Agency

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature

*Carol Pernick*Date: February 14, 2003

Name CNA Financial Corporation Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the client 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 FIN (one per page)

16. Specific lobbying issues

All issues relating to Financial Services Reform and Bankruptcy
 Issues relating to regulations and policy decisions regarding bank sales of insurance-type products
 the Office of the Comptroller of the Currency
 S. 30 The Financial Information Privacy Protection Act of 2001
 S. 420 Bankruptcy Reform Act of 2001
 H.R. 833 Bankruptcy Reform Act of 2001
 H.R. 2341 Class Action Fairness Act of 2001
 H.R. 1514 Structured Settlement Protection Act

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

The House of Representatives
 The Senate
 U.S. Department of Treasury

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature Carol Pernick Date: February 14, 2003

Name CNA Financial Corporation Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area 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 requested. Attach additional page(s) as needed.

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

16. Specific lobbying issues

Administration of FEHBP contract
 FEHBP-based model for Medicare reform
 Federal Pre-emption
 Prescription Drug Pricing
 Government Developed Contribution Formula
 Postmark Prompt Payment
 Consumer Bill of Rights developed by the President's Advisory Commission on Quality and Consumer Protections
 Long-Term care for Federal employees

17. House(s) of Congress and Federal agencies contacted Check if None
 The House of Representatives
 The Senate
 Office of Personnel Management

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interests of each foreign entity in the specific issues listed on line 16 above Check if NoneSignature Carol Pernick Date: February 14, 2003

Name CNA Financial Corporation Client Name Self

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

16. Specific lobbying issues

- Issues relating to Patients' Bill of Rights and FEHBP
- Issues relating to Long-Term Care Insurance
- H.R. 831 Long Term Care and Retirement Security Act of 2001
- S. 1052 Bipartisan Patient Protection Act
- H.R. 2563 Bipartisan Patient Protection Act
- H.R. 526 Bipartisan Patient Protection Act
- H.R. 2315 Patients Bill of Rights Act of 2001
- S. 889 Bipartisan Patients' Bill of Rights Act of 2001
- S. 627 Long Term Care and Retirement Security Act of 2001

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

- The House of Representatives
- The Senate
- Department of Health and Human Services
- Office of Personnel Management

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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Signature Carol Pernick Date: February 14, 2003

Name CNA Financial Corporation Client Name Self

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

16. Specific lobbying issues

H.R. 909, S. 795 To amend the Internal Revenue Code of 1986 to permit the consolidation of life insuranc with other companies

Issues relating to Terrorism Insurance
 HR 3210 Terrorism Risk Protection Act
 HR 2884 Victims of Terrorism Relief Act of 2001
 S. 1743 National Terrorism Reinsurance Fund Act
 S. 1744 Terrorism Insurance Act

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

The House of Representatives
 The Senate
 Environmental Protection Agency
 U.S. Department of Treasury

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature Carol Pernick Date: February 14, 2003

Name CNA Financial Corporation Client Name Self

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

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

16. Specific lobbying issues

- Issues relating to Medicare/Medicaid
- Issues relating to Medicare Expansion to seniors aged 55-65
- Issues relating to National Bipartisan Commission on Future of Medicare
- H.R. 831 Long Term Care and Retirement Security Act of 2001
- S. 1052 Bipartisan Patient Protection Act
- H.R. 2563 Bipartisan Patient Protection Act
- H.R. 526 Bipartisan Patient Protection Act
- H.R. 2315 Patients Bill of Rights Act of 2001
- S. 889 Bipartisan Patients' Bill of Rights Act of 2001
- S. 627 Long Term Care and Retirement Security Act of 2001

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

- The House of Representatives
- The Senate
- U.S. Department of Labor

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature Carol Pernick Date: February 14, 2003

Printed Name and Title Carol Pernick, Vice President, Congressional Relations

Name CNA Financial Corporation Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the 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 TAX (one per page)

16. Specific lobbying issues

Issues relating to proposed taxes affecting insurance
 Issues relating to Superfund taxes
 H. Con. Res. 83 Budget Resolution
 S. 831 To amend the Internal Revenue Code of 1986 to provide for a 100 percent deduction for meals

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

The House of Representatives
 The Senate
 Executive Office of the President
 U.S. Department of Treasury

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature

*Carol Pernick*Date: February 14, 2003

Form LD-2 (Rev 02/01)

Name CNA Financial Corporation Client Name Self

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

16. Specific lobbying issues

H.R. 2341 Class Action Fairness Act of 2001

17. House(s) of Congress and Federal agencies contacted

 Check if None

The House of Representatives
The Senate
Environmental Protection Agency

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interests of each foreign entity in the specific issues listed on line 16 above Check if NoneSignature Carol Pernick Date: February 14, 2003

Printed Name and Title Carol Pernick, Vice President, Congressional Relations
Filing #bc3beb4a-5a46-4b38-a0c3-09971b1960f5 - Page 23 of 28

Name CNA Financial Corporation Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the lobbyist 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 WAS (one per page)

16. Specific lobbying issues

Issues relating to Superfund reform, appropriations, taxation and Brownfield's reform
S. 350 Brownfield's Revitalization and Environmental Restoration Act of 2001

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

The House of Representatives
The Senate
Environmental Protection Agency

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

19. Interests of each foreign entity in the specific issues listed on line 16 above Check if NoneSignature Carol Pernick Date: February 14, 2003

Printed Name and Title Carol Pernick, Vice President, Congressional Relations
Filing #bc3beb4a-5a46-4b38-a0c3-09971b1960f5 - Page 25 of 28

Name CNA Financial Corporation Client Name Self

LOBBYING ACTIVITY. Select as many codes as necessary to reflect the general issue area in which the client is 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 RET (one per page)

16. Specific lobbying issues

H.R. 10 Comprehensive Retirement Security and Pension Reform Act of 2001

17. House(s) of Congress and Federal agencies contacted Check if NoneThe House of Representatives
The Senate

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

Name	Covered Official Position (if applicable)	New
Carol V. Pernick	Vice President, Congressional Relations	<input type="checkbox"/>
Heather Davis	Vice President, Government Relations	<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>
		<input type="checkbox"/>

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

Signature

Carol Pernick

Date: February 14, 2003

