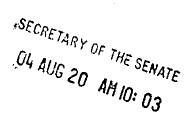
Clerk of the House of Representatives Secretary of the Senate Legislative Resource Center B-106 Cannon Building Washington, DC 20515

Office of Public Records 232 Hart Building Washington, DC 20510



LOBBYING REPORT

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

Registrant Name American Bankers Insurance Assn (ABIA)			
. Address Check if different than previously report 1120 Connecticut Avenue, N.W.	ed		
Principal Place of Business (if different from line 2) City: Washington	State/Zip (or C	Country) DC 20036	
6. Contact Name Teleph		E-mail (optional)	5. Senate ID#
Paul A. Smith (20	02) 663-5331	Psmith@aba.com	4446
7. Client Name 🗹 Self			6. House ID#
TYPE OF REPORT 8. Year 2004 Check if this filing amends a previously filed volume on the control of the contr	rersion of this report Termination Date_		
. Check if this filing amends a previously filed v	rersion of this report		ear End (July 1-De
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A luc	Smith	House	Counsel	
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LD-2 (REV. 6/98)

Registrant Name merican Bankers Insurance Assn (ABIA Client Name	ame
LOBBYING ACTIVITY. Select as many codes as necessary engaged in lobbying on behalf of the client during the report information as requested. Attach additional page(s) as need	ting period. Using a separate page for each cod
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 thi	s issue area
Name of each individual wito acted as a loopyist in the	Covered Official Position (if applicable)
Beth L. Climo	
J. Kevin A. McKechnie	
Paul A. Smith	
E. Kenneth Reynolds	
19. Interest of each foreign entity in the specific issues listed or	a line 16 above
Signature	Date 08/10/2004

Manager and Title	TOUGHTS CHIMING CLOSES CONTINUE.
Printed Name and Title_	

Form LD-2 (Rev.6/98)

Registrant: American Bankers Insurance Association

Attachment to Page 2, LD-2 Report: Mid-Year (January 1, 2004 – June 30, 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 merican Bankers Insurance Assn (ABIA Client Na	me
LOBBYING ACTIVITY. Select as many codes as necessary engaged in lobbying on behalf of the client during the report information as requested. Attach additional page(s) as need	ing period. Using a separate page for each cod
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)	·
18. Name of each individual who acted as a lobbyist in thi	S ISSUE Area Covered Official Position (if applicable)
Beth L. Climo	
J. Kevin A. McKechnie	
Paul A. Smith	
E. Kenneth Reynolds	
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19. Interest of each foreign entity in the specific issues listed or	
Signature the Way Court	Date 08/10/2004

Printed Name and Title	,	 	

Page

Form LD-2 (Rev.6/98)

Registrant: American Bankers Insurance Association

Attachment to Page 2, LD-2 Report: Mid Year (January 1, 2004 – June 30, 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. R411001 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.