



**NATIONAL ASSOCIATION OF  
INSURANCE AND FINANCIAL ADVISORS**

SECRETARY  
03 AUG 27 12 34

**LAW & GOVERNMENT  
RELATIONS DEPARTMENT**

2901 Telestar Court  
Falls Church, VA  
22042-1205  
www.naifa.org

703/770-8100

**SENIOR VICE PRESIDENT  
LAW & GOVERNMENT RELATIONS**  
WILLIAM R. ANDERSON  
(703) 770-8193

**SENIOR VICE PRESIDENT  
FEDERAL GOVERNMENT RELATIONS**  
MICHAEL L. KERLEY  
(703) 770-8155

**GENERAL COUNSEL**  
MICHAEL E. GERBER  
(703) 770-8190

**SENIOR COUNSEL**  
ROLAND L. PANNETON  
(703) 770-8187

GARY A. SANDERS  
(703) 770-8192

**DIRECTOR - FEDERAL RELATIONS**  
HEATHER EILERS-BOWSER  
(703) 770-8158

**ADMINISTRATIVE ASSISTANT**  
DONNA J. SINGLETON  
(703) 770-8188

July 31, 2003

Secretary of the Senate  
Office of Public Records  
232 Hart Senate Office Building  
Washington, DC 20510

RE: Senate ID # 26901-12



Enclosed is the Lobbying Report for the National Association of Insur  
and Financial Advisors for mid-year 2003. Please stamp the attached  
and return in the enclosed postage-paid envelope.

Thank you.

Sincerely,

Donna J. Singleton  
Administrative Assistant

Enclosures (2)

Lobbying Reports  
Postage Paid Envelope

*Founded in 1890 as the National Association of Life Underwriters (NALU)*

Clerk of the House of Representatives Legislative Resource Center B-106 Cannon Building Washington, DC 20515	Secretary of the Senate Office of Public Records 232 Hart Building Washington, DC 20510
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SECRETARY OF THE SENATE  
03 AUG -8 PM

## LOBBYING REPORT

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

1. Registrant Name National Association of Insurance and Financial Advisors (NAIFA)			
2. Address <input type="checkbox"/> Check if different than previously reported 2901 Telestar Court			
3. Principal Place of Business (if different from line 2)			
City: Falls Church, VA	State/Zip (or Country)	22042	
4. Contact Name William R. Anderson	Telephone (703) 770-8193	E-mail (optional) wanderson@naifa.org	5. Senate ID # 26901-12
7. Client Name <input type="checkbox"/> Self			6. House ID # 30246000

**TYPE OF REPORT** 8. Year 2003 Midyear (January 1-June 30)  OR Year End (July 1-December)

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

**12. Lobbying Firms**

INCOME relating to lobbying activities for this reporting period was:

Less than \$10,000

\$10,000 or more  ⇨ \$ \_\_\_\_\_  
Income (nearest \$20,000)

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).

**13. Organizations**

EXPENSES relating to lobbying activities for this reporting period were:

Less than \$10,000

\$10,000 or more  ⇨ \$ 300,000  
Expenses (nearest \$20,000)

**14. REPORTING METHOD.** Check box to indicate accounting method. See instructions for description of

Method A. Reporting amounts using LDA definition

Method B. Reporting amounts under section 6033(b) Internal Revenue Code

Method C. Reporting amounts under section 162(e) Internal Revenue Code

Signature

*William R. Anderson*

William R. Anderson, Senior Vice President - Law & Government Relations  
Printed Name and Title

LD-2 (REV. 6/98)

PAG

1001000200

Registrant Name NAIFA Client Name \_\_\_\_\_

**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

H.R. 3210/S.2308 - Terrorism Risk Insurance Act. NAIFA supports terrorism legislation.  
 H.R. 4025 - The Homeowners' Insurance Availability Act. NAIFA supports this legislation.

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

House of Representatives  
 United States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 7-31-03

Printed Name and Title

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Registrant Name NAIFA Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

S.274 Class Action Fairness Act. NAIFA supports this legislation.  
H.R. 1115 - House Companion Bill & S.274. NAIFA supports this legislation.

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

House of Representatives  
Unites States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 7-31-03  
Filing #e7912ada-1950-4c32-94cb-4c3ae2a7a40a - Page 7 of 18

Printed Name and Title

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Registrant Name NAIFA Client Name \_\_\_\_\_

**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

S.1373 - Insurance Consumer Protection Act - NAIFA supports principles underlying state regulation of insurance but supports congressional action - (optional federal charter) that improves and augments regulation.

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

House of Representatives  
Unites States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 7-31-03

Printed Name and Title

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Registrant Name NAIFA Client Name \_\_\_\_\_

**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 CSP (one per page)

16. Specific lobbying issues

Telemarketing Sales Rules (16 CFR 310) - NAIFA commented to the FCC that insurance should continue to be exempt as it is in the FTC do-not-call rule.  
 S.877 - The CAN SPAM Act of 2003. NAIFA supports targeting fraudulent, misleading or pornographic e-mail without unduly restricting legitimate e-mail.  
 S.1231 - Creates Do-Not SPAM registry  
 H.R. 2214 - Rid Spam Act  
 H.R. 2515 Anti-Spam Bill

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

House of Representatives  
 United States Senate  
 Federal Trade Commission  
 Federal Communications Commission

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 7-31-03  
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Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations

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Registrant Name NAIFA Client Name \_\_\_\_\_

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

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

16. Specific lobbying issues

H.R. 2622 - The Fair and Accurate Credit Transaction Act (FACT Act) NAIFA supports extending FCRA preemptions.

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

House of Representatives  
Unites States Senate

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

Name	Covered Official Position (if applicable)
William R. Anderson	Senior Vice President-Law & Gov't Relations
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Heather Eilers-Bowser	Director - Federal Relations
Roland L. Panneton	Senior Counsel - Law & Gov't Relations
Gary A. Sanders	Senior Counsel - Law & Gov't Relations

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

Signature William R. Anderson Date 7-31-03  
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Registrant Name NAIFA Client Name \_\_\_\_\_

**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 HCR (one per page)

16. Specific lobbying issues

H.R. 660 - Association Health Plans. NAIFA opposes exempting AHP's from state benefit, regulatory oversight and solvency laws.  
Long Term Care and Retirement Security Act (Draft). NAIFA supports additional incentives to purchase LTCI including an above-the-line deduction for individual purchase of LTCI.

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

House of Representatives  
Unites States Senate

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

Name	Covered Official Position (if applicable)
Michael L. Kerley	Senior Vice President - Federal Gov't Relations
Diane R. Boyle	Consultant

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

Signature William R. Anderson Date 1-21-02

Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations

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Registrant Name NAIFA Client Name \_\_\_\_\_

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

20. Client new address

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

City

State/Zip (or 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

David A. Winston  
Morris R. Goff

**ISSUE UPDATE**

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

**AFFILIATED ORGANIZATIONS**

25. Add the following affiliated organization(s)

Name	Address	Principal Place of Business (city and state or country)

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

**FOREIGN ENTITIES**

27. Add the following foreign entities

Name	Address	Principal place of business (city and state or country)	Amount of contribution for lobbying activities	Own per client

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

*William A. ...*

2/21/12

Signature William R. Anderson Date 1/11/02

Printed Name and Title William R. Anderson - Senior Vice President, Law & Government Relations

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