Trest triginia zanies commission				West Virginia Ethics Commission Attn: Lobbyist Registrar				
Lobb 2025-1	yist Activi	ty Report Form	1			00	No faxed copies	
_					Days late			
		business day past the duea	date (\$250 maximum)					
1. Name	e and contact in	nformation						
Name:	Howard Handle	r		Phone	e: (312) 771-3974			
Addres	s: 1515 W. 22nd Suite 1300W	d St.		Email	: hhandler@nicb.or	g		
City, Sta	ate Zip: Oak Br	ook, I 60523						
2. Repo	rting period fo	r which this activity re	port is being filed					
Check	Report	Period	DueDate					
Х	2025-2026	1/1/25 - 4/30/25	5/15/25					
3. List a	ll employers/o	ganizations that you i	represent as a lobb	byist	Use additiona	l reporting for	rms if necessary.	
1: Nati	onal Insurance	Crime Bureau						
4. Lobb	ying activity su	mmary - If there was ı	no activity or expe	enditur	es, indicate "none.	"		
None		_	-	_	-		-	
Name		Total expended						
Total of a expenditu								
If you spo	nsored or contribute	ed to any group event or shar	ad avnances list the tot:	al evnenc	led in category 5G imme	diately above Com	onlete and attach a	

To the best of my knowledge, the information contained hereon and on any attached materials is true, correct and complete. I understand that it is a violation of WV Code §6B-3-9 to willfully and knowingly file a false or incomplete report. I further

Lobbyist Name: Howard Handler

Schedule B for each event.

Lobbyist Signature: __

7. Lobbyist certification – Please read and sign below.

understand that if convicted of such an act, I may be fined, sentenced to jail or both.

Name: Howard Handler Date: 5/9/25

Schedule A: WV Lobbyist Expenditure Details

(Attach this completed sheet to the Lobbyist Activity Report)

Complete this form if you have made or shared any expenditure **other** than group entertainment on a public official or employee during this reporting period. If you have made expenditures in these categories - (1) *Meals & Beverages*, (2) *Lodging*, (3) *Travel*, (4) *Gifts*, (5) *Other Expenditures* - list below, you must report it in sections 1 or 2 on this form.

If you shared any of these expenditures with another lobbyist, note who shared the expenditures in the area below the recipient's name. You are not required to report on Schedule A detailed expenditures on Advertising, Contributions [including political contributions] and Group Entertainment. Expenditures in those categories must be reported on the Lobbyist Activity Report and/or Schedule B.

1. Expenditure Details - (include shared expenditures not reported on Schedule B)

Report all expenditures in any of the categories listed below on a particular person or member of their immediate family EXCEPT those reported in Section 1a or 2 (below) or any portion of a "Group Entertainment" OR "Shared Expense" event which are to be reported on Schedule B. Transfer the totals to section 5 on the Lobbyist Activity Report. If you shared expenditures with another lobbyist, identify who shared the cost in the area below each recipient's name.

Recipients	Total \$
	expended

1a Gifts (Group)

Ordinarily gifts to individual legislators must not exceed \$25. Gifts such as key chains, mugs, and calendars given to ALL members of the House or Senate, the entire Legislature or to standing or joint committees must be listed here. Describe the item, to which group it was given and the total cost. You need not list each legislator who received the gift, only the name of the group. Transfer the total cost to the Lobbyist Activity Report, section **5E**.

Describe the gift(s)	Which employer provided the gift?	Which group received the gift?	Total cost of gift(s)

2. Participation in a Panel or Speaking Engagement

Report expenditures on a particular person in the categories listed below when such expenditure was for the individual's participation in a panel or speaking engagement. Transfer the totals to section 5 on the Lobbyist Activity Report.

Recipient name and event	Total \$
	expended

3. Subjects of Lobbying

For each recipient identified in 1, 1a & 2 above, explain briefly the subjects of lobbying. List the individual or group recipient and then the subject matter of the lobbying. Example: "Del. Joe Jones – Health Care" or "House Finance Committee - Environment."