From: Sal.Ferraro@remainindependent.com [mailto:Sal.Ferraro@remainindependent.com]

Sent: Thursday, June 25, 2009 5:39 PM

To: Comments, Public

Subject: More regulation is not needed

Dear Sir or Madam,

I am an insurance professional with over 40 years serving the public.

The insurance industry is already well regulated. Many seasoned agents are leaving the insurance field because of the numerous regulations we currently have to follow.

There would be no benefit to the consumer adding FINRA regulations to insurance products.

Both the consumer and taxpayer would be better served keeping FINRA away from insurance regulations and keeping its activities concentrating in areas they are truly knowledgeable in.

Sincerely,

Sal Ferraro, Independent Insurance Agent