



UNISURE

SR-NASD-2003-104

Unisure Insurance Services Inc.  
Villasenor Insurance Associates

#0152691 • #0617684 • #0B04521

2214 Torrance Boulevard, Suite 102  
Torrance, California 90501-2592

Telephone: (310) 533-1352, (800) 486-4787 • FAX (310) 533-1514  
e-mail: office@unisure.net

January 28, 2004



44

Secretary  
Securities and Exchange Commission  
450 Fifth Street, NW  
Washington, DC 20549-0609

Gentlemen:

My name is Al Villasenor and I have a small insurance agency in Torrance, California. Our three person office has provided retirement and life insurance programs for our clients for over 35 years. I am NASD licensed and have recently been made aware of pending changes in Rule 3010(g)(2).

The financial expense and administrative burdens created by the proposed changes would create a financial and staffing problem in my office. We have found that Variable products do have a place in our clients' portfolios. We do not sell securities directed funds other than those products offered by life insurance companies. We have already added additional expenses to meet current NASD compliance requirements. The additional administrative expenses would have to be considered and could prevent us from providing these programs to our clients.

Thank you,

Al Villasenor

DB