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**Sent:** Wednesday, October 25, 2017 5:22 PM  
**To:** EBSA, E-ORI - EBSA  
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**Subject:** RIN 1210-AB39

To DOL:

I am an attorney in Seattle, Washington. I represent disabled claimants in ERISA disability claims. I write to comment on the proposed 90-day delay regarding the new ERISA claim regulations. The new claims ERISA regulations were exhaustively evaluated and considered by the public and all interested parties. The insurance companies and others had ample opportunity to (and did) provide substantial comments. There is no reasonable basis for opening up the process so that the same objections and concerns can be raised all over again. Please do not delay the implementation of the new ERISA claims regulations. They are fair to all sides, and, as the DOL has already concluded, do not meaningfully raise costs for claims administration. The new ERISA claims regulations clarify and simplify the claims process and will lead to more fair and efficient claims decisions.

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