

# PUBLIC SUBMISSION

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Claims Procedure for Plans Providing Disability Benefits

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Claims Procedure for Plans Providing Disability Benefits

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## Submitter Information

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## General Comment

RIN-1210-AB39

I would like to comment on the Department of Labor's proposed ERISA Long Term Disability regulations. I support and applaud all the recommendations however would like to address specifically the ones involving potential conflict of interest with any medical experts and claims adjudicators. When peoples' lives are at stake especially, it is reprehensible that insurance companies could influence the outcome of medical testimony or denial of claims through hiring or compensating those who who be likely to support denial of benefits. This practice must stop. And any evidence of wrongful denial of benefits should result in dismissal and punitive consequences.

Thank you.