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Sent: Tuesday, October 24, 2017 9:38 AM

To: EBSA, E-ORI - EBSA

Subject: Delay of ERISA regulations; RIN 1210-AB39

Dear DOL: My firm is against delaying the new ERISA regulations. The proposed changes attempt to make a very poor procedural process more fair to individuals who are disabled. The DOL has already reviewed the concerns made by the insurance companies and the rule making process has been completed. The DOL has carefully reviewed the cost of the new regulations and has determined that the cost would be minimal to the insurance industry yet provide much needed changes to the procedural hurdles that face individuals requesting disability benefits. Any further delay will only harm those people who need the DOL's help.
Kirk L. Wolgemuth, Wolgemuth & Levinson, Law Offices.