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October 23, 2017

Office of Regulations and Interpretations,  
Employee Benefits Security Administration  
Room M-5655  
U.S. Department of Labor  
200 Constitution Avenue NW  
Washington, D.C, 20210

RE: Claims Procedure Regulations for Plans Providing Disability Benefits Examination  
RIN No.: 1210-AB39  
Regulation: 29 C.F.R. §2560.503-1

Dear Deputy Assistant Secretary Hauser:

I have been assisting claimants with their long term disability claims for over 15 years of my 39 year career as an attorney. I am well aware of the claim process set out in the above cited regulation.

I am concerned with the proposed delay of the recently amended regulation which was finalized with the proper notice and comment period. This period allowed for numerous comments which were properly and adequately considered.

This proposed delay is to allow for consideration of new information from insurers and plans. If allowed, this delay will detract from the transparency of the process as the new information is not available to potential claimants and/or their representatives. No explanation is given for why the process was not sufficient to finalize the regulation or why the new information was not available during that process.

In addition, it appears that further preceding will involve the collection of data in a confidential manner and without scientific validity. This is already the case with respect to the industry's estimation of an increase in premiums if the regulation becomes effective.

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The regulation's effective date should not be delayed as it was properly finalized with adequate consideration of all information that was or could have been available. Delay would detract from the finality and fairness of the process, and decrease the trust placed in the efficacy of the process.

Respectfully,

A handwritten signature in blue ink that reads "Bernard A. Guerrini". The signature is written in a cursive style with a large initial 'B' and 'G'.

Bernard A. Guerrini