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Submitted electronically via e-ORI@dol.gov

Mr. Timothy Hauser
Acting Assistant Secretary of Labor
Employee Benefits Security Administration
Room N-5655
U.S. Department of Labor
200 Constitution Avenue, NW
Washington, D.C. 20210

Re: Claims Procedure for Plans Providing Disability Benefits; Extension of Applicability Date (RIN 1210-AB39)

Dear Acting Assistant Secretary Hauser:

On behalf of Sun Life Financial, we appreciate the opportunity to provide the Department with our comments in regards to the proposed delay (“Proposed Delay”) of the applicability date of the rule amending disability claims procedures (81 Fed Reg. 92316 (Dec. 16, 2016))(the “Regulation”) under the Employee Retirement Income Security Act of 1974 (“ERISA”).

Sun Life strongly supports a delay of the applicability date, and we appreciate the Department’s willingness to review additional industry information to better understand how the amended disability claims procedures could negatively impact claimants and policyholders.

Given the in-depth nature of the review the Department has proposed, we are concerned the Proposed Delay will not provide enough time for the Department to review the industry information and, based upon that information, consider whether modifications to the current amendments are called for, and if so, develop and issue revised amended procedures, and thereafter, for insurers, including Sun Life Financial, to make the necessary procedure, staffing, training and system changes necessary to comply with any modifications.

We recommend that the Department provide a period that is longer than the proposed 90 days for its analysis.

We also recommend that should the Department modify amendments to the current ERISA disability claims rules, in order to allow Sun Life Financial and other insurance companies the required time to review and implement these changes, the applicability date of the new rule should be delayed at least 180 days after the Final Rule is released.

Sincerely,

Debra A. Conner

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