

**From:** Tracy Collins [mailto:tracy@tracycollins.com]  
**Sent:** Wednesday, October 25, 2017 2:00 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** Please do not delay DOL Regulations

Dear Sir or Madam,

My name is Tracy Collins. I am an attorney working in southern California. I have been representing individuals in ERISA claims and litigation for more than 25 years.

I am requesting that the DOL not delay the implementation of the new claims regulations. DOL evaluated in-put from claimants, insurance companies, plans and others during the rule making process. I am not a golfer but it sure looks to me that the insurance companies are looking for a Mulligan. You know what I mean, what young children call a "do-over." If the insurance companies don't like the result, and want to undo DOL's hard work then the insurance companies need to follow the APA and its regulations.

Without doubt ERISA is a mean law that leads to very unfair results, particularly in litigation of long-term-disability claims. When insurance companies don't live up to their end of the bargain, too often the tax-payer has to pitch in to assist a fellow citizen from avoiding a life of poverty.

The amendments to the regulations that must take effect early next year provide for some balance between sick and injured people and insurance companies and plans. We are a country that must follow the rule of law. If regulations are duly enacted, the regulations must be implemented and followed.

*Tracy Collins*

*Law Offices of Tracy Collins*

*5739 Kanan Road, Suite 415*

*Agoura Hills, CA 91301*

*Phone (818) 889-2441*

*Fax (818) 889-1210*

*[www.tracycollins.com](http://www.tracycollins.com)*