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General Comment

dear EBSA:

I wanted to comment on your consideration of removing the small group exemption for 5500 forms for employers under 100 employees.

I have been in the insurance business since 1984, and became a licensed agent in 1987.

I have seen many changes over the years. I am also a small employer with about 16 employees.

forcing small employers to complete and file 5500 forms is an unwanted and unnecessary expense in both dollars and time.

insurance and reporting requirements are already too complex. Running a small business takes an extraordinary amount of time, planning and effort.

it is not unusual for me to put in 60 to 80 hours in a week. additional reporting requirements will only take time away from serving my clients, providing for my employees and growing my business.

please allow small employers to continue the 5500 exemption. I appreciate your consideration and thank you for your time.