From: <u>Jeffrey D. Rowe</u>

To: <u>E-OHPSCA-STOPLOSS.EBSA</u>
Subject: Stop Loss Insurance

**Date:** Wednesday, May 23, 2012 10:24:45 AM

As an attorney who frequently deals with stop loss insurance in a personal injury litigation context, I am familiar with how ERISA plans with stop-loss insurance improperly seek to take advantage of the ERISA provisions concerning subrogation and reimbursement. To that end, I fully endorse Professor Roger Baron's "Statement Concerning Stop Loss Insurance" that he submitted on May 22.

Thank you.

Jeffrey D. Rowe | Attorney | Email: <u>irowe@dfrglaw.com</u>



## ATTORNEYS AT LAW

903 East 104<sup>th</sup> Street, Suite 610 Kansas City, MO 64131 Phone: 816-941-7600 Fax: 816.941.6666 www.dfrglaw.com

NOTICE OF CONFIDENTIALITY: The information contained in this e-mail, including any attachments, is confidential and intended only for the above-listed recipient(s). This e-mail (including any attachments) is protected by the attorney-client privilege, the work-product doctrine(s) and/or other similar protections. If you are not the intended recipient, please do not read, rely upon, save, copy, print or retransmit this e-mail. Instead, please permanently delete the e-mail from your computer and computer system. Any unauthorized use of this e-mail and/or any attachments is strictly prohibited. If you have received this e-mail in error, please immediately contact the sender. Thank you.

DISCLAIMER: E-mail communication is not a secure method of communication. Any e-mail that is sent to or by you may be copied and held by various computers as it passes through them. Persons we don't intend to participate in our communications may intercept our e-mail by accessing our computers or other unrelated computers through which our e-mail communication simply passed. I am communicating with you via e-mail because you have consented to such communication. If you want future communication to be sent in a different fashion, please let me know.