

JOHN R. MCGINLEY, JR., ESQ., CHAIRMAN  
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ROBERT J. HARBISON, III  
JOHN F. MIZNER, ESQ.  
ROBERT E. NYCE, EXECUTIVE DIRECTOR  
MARY S. WYATTE, CHIEF COUNSEL



PHONE: (717) 783-5417  
FAX: (717) 783-2664  
irrc@irrc.state.pa.us  
<http://www.irrc.state.pa.us>

**INDEPENDENT REGULATORY REVIEW COMMISSION**  
333 MARKET STREET, 14TH FLOOR, HARRISBURG, PA 17101

May 20, 1999

Honorable M. Diane Koken, Commissioner  
Insurance Department  
1326 Strawberry Square  
Harrisburg, PA 17120

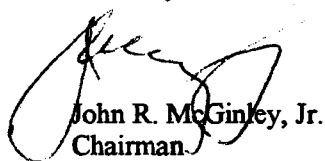
Re: IRRC Regulation #11-181 (#1983)  
Insurance Department  
Tables Approved for Use in Determining Minimum Nonforfeiture  
Standards and Minimum Standards for Valuation

Dear Commissioner Koken:

Since this proposal meets all of the criteria under Section 5b(3), your regulation is approved. A copy of this letter will be forwarded to the Legislative Reference Bureau.

Any questions you or your staff may have, contact Robert E. Nyce, our Executive Director at 783-5506.

Sincerely,



John R. McGinley, Jr.  
Chairman

JRM:kcg  
cc: Pete Salvatore