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

October 22, 1999

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

Re: IRRC Regulation #11-194 (#2053)
Insurance Department
Consent to Rate Filings

Dear Commissioner Koken:

The Independent Regulatory Review Commission has reviewed your proposed regulation #11-194. We have no objections, comments or suggestions to offer on this regulation.

Sincerely,

Robert E. Nyce
Executive Director

REN:cae

cc: Pete Salvatore
Office of General Counsel
Office of Attorney General
Pete Tartline