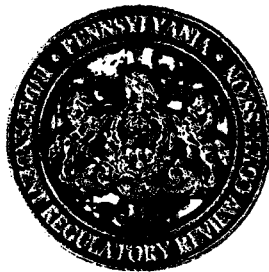


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**INDEPENDENT REGULATORY REVIEW COMMISSION**  
333 MARKET STREET, 14TH FLOOR, HARRISBURG, PA 17101

December 16, 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:

Since this proposal meets all of the criteria under Section 5.1(h) and (i), 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:cae  
cc: Pete Salvatore