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**INDEPENDENT REGULATORY REVIEW COMMISSION  
COMMONWEALTH OF PENNSYLVANIA  
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December 18, 2003

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

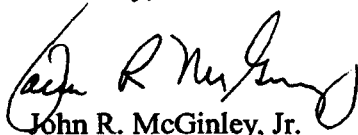
Re: Regulation #11-218 (IRRC #2351)  
Insurance Department  
Recognition of the 2001 CSO Mortality Table for Use in Determining Minimum  
Reserve Liabilities and Nonforfeiture Benefits

Dear Commissioner Koken:

Since this proposal meets all of the criteria under Section 5(g) of the Regulatory Review Act (71 P.S. § 745.5(g)), your regulation was deemed approved on December 17, 2003. A copy of this letter will be forwarded to the Legislative Reference Bureau.

If you or your staff has any questions, contact Robert E. Nyce, our Executive Director at 783-5506.

Sincerely,



John R. McGinley, Jr.

Chairman  
wbg

cc: Honorable Gibson E. Armstrong, Chairman, Senate Banking and Insurance Committee  
Honorable Jack Wagner, Minority Chairman, Senate Banking and Insurance Committee  
Honorable Nicholas A. Micozzie, Majority Chairman, House Insurance Committee  
Honorable Tony DeLuca, Democratic Chairman, House Insurance Committee