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**The Insurance Federation of Pennsylvania, Inc.**

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**John R. Doubman**  
Secretary & Counsel

February 27, 2006

Peter J. Salvatore,  
Regulatory Coordinator  
Special Projects Office  
1326 Strawberry Square  
Harrisburg, PA 17120

**Re: Credit Life Insurance and Credit Accident and Health  
Insurance Chapter 73, Fiscal Note 11-227**

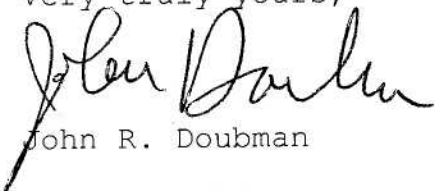
Dear Mr. Salvatore:

The Insurance Federation has circulated the captioned proposed regulation noticed by the Insurance Department in the January 28, 2006, Pennsylvania Bulletin to its member companies. None of our companies at this time has commented to us adversely.

Accordingly, the Insurance Federation does not oppose the adoption of the regulation which appears to comply with the appropriate regulatory review criteria.

Thank you for recording our comments. If you have any comments or questions, please give me a call.

Very truly yours,

  
John R. Doubman

INDEPENDENT REGULATORY  
REVIEW COMMISSION

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c: John H. Jewett, Regulatory Analyst  
Independent Regulatory Review Commission

Hon. Gibson E. Armstrong, Chairman  
Senate Banking and Insurance Committee

Hon. Nicholas A. Micozzie, Chairman  
House Insurance Committee