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

March 29, 2006

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

Re: Regulation #11-227 (IRRC #2517)  
Insurance Department  
Credit Life Insurance and Credit Accident and Health Insurance

Dear Commissioner Koken:

The Independent Regulatory Review Commission has reviewed your proposed regulation. We have no objections, comments, or recommendations to offer on this regulation. If you deliver the final-form regulation without revisions, and the committees do not take any action, it will be deemed approved.

Sincerely,

Kim Kaufman  
Executive Director

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Enclosure

cc: Honorable Gibson E. Armstrong, Chairman, Senate Banking and Insurance Committee  
Honorable Michael J. Stack, III, Minority Chairman, Senate Banking and Insurance Committee  
Honorable Nicholas A. Micozzie, Majority Chairman, House Insurance Committee  
Honorable Tony DeLuca, Democratic Chairman, House Insurance Committee