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

June 15, 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:

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 June 14, 2006. A copy of this letter will be forwarded to the Legislative Reference Bureau.

If you or your staff have any questions, contact Kim Kaufman, our Executive Director, at 783-5506.

Sincerely,

Alvin C. Bush  
Chairman  
wbg

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