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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: Minimum Reserve Standards for Individual and Group
Health and Accident Insurance Contracts, Chapter 84a,
Fiscal Note 11-228**

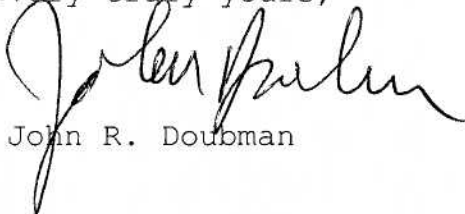
Dear Mr. Salvatore:

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