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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 #11-228 (IRRC #2518)

Insurance Department

Minimum Reserve Standards for Indivdiual and Group Health and Accident

Insurance Contracts

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

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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