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

November 16, 2006

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

Re: Regulation #11-236 (IRRC #2578)  
Insurance Department  
Recognition of the 2001 CSO Mortality Table for Use Determining Minimum Reserve  
Liabilities and Nonforfeiture Benefits and the 2001 CSO Preferred Class Structure  
Mortality Table for Use in Determining Minimum Reserve Liabilities

Dear Commissioner Koken:

The Independent Regulatory Review Commission approved the subject regulation today. Our order is enclosed and will be available on our website at [www.irrc.state.pa.us](http://www.irrc.state.pa.us).

We appreciate the joint effort that went into producing a regulation that meets the criteria and intent of the Regulatory Review Act.

Sincerely,

Alvin C. Bush  
Chairman  
wbg  
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

**INDEPENDENT REGULATORY REVIEW COMMISSION  
APPROVAL ORDER**

Commissioners Voting:

Public Meeting Held November 16, 2006

Alvin C. Bush, Chairman  
David M. Barasch, Esq.  
Arthur Coccodrilli  
David J. DeVries, Esq.  
John F. Mizner, Esq.

Regulation No. 11-236 (#2578)  
Insurance Department  
Recognition of the 2001 CSO Mortality Table  
for Use in Determining Minimum Reserve  
Liabilities and Nonforfeiture Benefits and the  
2001 CSO Preferred Class Structure Mortality  
Table for Use in Determining Minimum  
Reserve Liabilities

On October 13, 2006, the Independent Regulatory Review Commission (Commission) received this regulation from the Insurance Department (Department). This rulemaking amends 31 Pa. Code Chapter 84d. Notice of proposed rulemaking was omitted for this regulation; it will become effective upon publication in the *Pennsylvania Bulletin*.

This final-omitted regulation amends existing provisions dealing with mortality tables used as the valuation standard for life insurance policies.

We have determined this regulation is consistent with the statutory authority of the Department (40 P.S. § 71(c)(1) and 31 Pa. Code §§ 84c.5(a) and (b)) and the intention of the General Assembly. Having considered all of the other criteria of the Regulatory Review Act, we find promulgation of this regulation is in the public interest.

**BY ORDER OF THE COMMISSION:**

This regulation is approved.



  
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Alvin C. Bush, Chairman