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## INDEPENDENT REGULATORY REVIEW COMMISSION

333 MARKET STREET, 14TH FLOOR, HARRISBURG, PA 17101

August 20, 2009

Honorable Joel Scott Ario, Commissioner  
Insurance Department  
1326 Strawberry Square  
Harrisburg, PA 17120

Re: Regulation #11-241 (IRRC #2709)  
Insurance Department  
Military Sales Practices

Dear Commissioner Ario:

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,

Arthur Coccodrilli

Chairman

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Enclosure

cc: Honorable Donald C. White, Majority Chairman, Senate Banking and Insurance Committee  
Honorable Michael J. Stack, III, Minority Chairman, Senate Banking and Insurance Committee  
Honorable Tony DeLuca, Majority Chairman, House Insurance Committee  
Honorable Nicholas A. Micozzie, Minority Chairman, House Insurance Committee

**INDEPENDENT REGULATORY REVIEW COMMISSION  
APPROVAL ORDER**

Commissioners Voting:

Public Meeting Held August 20, 2009

Arthur Coccodrilli, Chairman  
George D. Bedwick, Vice Chairman  
Silvan B. Lutkewitte III, Abstained  
John F. Mizner, Esq.

Regulation No. 11-241 (#2709)  
Insurance Department  
Military Sales Practices

On July 18, 2008, the Independent Regulatory Review Commission (Commission) received this proposed regulation from the Insurance Department (Department). This rulemaking adds 31 Pa. Code Chapter 146d. The proposed regulation was published in the August 2, 2008 *Pennsylvania Bulletin* with a 30-day public comment period. The final-form regulation was submitted to the Commission on July 20, 2009.

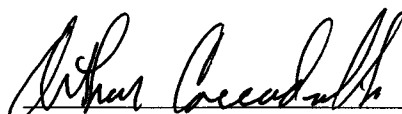
This regulation establishes standards to protect active duty service members of the United States Armed Forces from dishonest and predatory insurance sales practices.

We have determined this regulation is consistent with the statutory authority of the Department (71 P.S. § 186, implementing the Unfair Insurance Practices Act) 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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Arthur Coccodrilli, Chairman