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

August 19, 1999

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

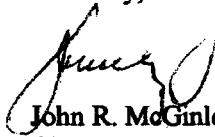
Re: IRRC Regulation #11-151 (#1862)
Insurance Department
Collision Loss Settlements

Dear Commissioner Koken:

Since this proposal meets all of the criteria under Section 5b(3), your regulation is approved. A copy of this letter will be forwarded to the Legislative Reference Bureau.

Any questions you or your staff may have, contact Robert E. Nyce, our Executive Director at 783-5506.

Sincerely,


John R. McGinley, Jr.
Chairman

JRM:wbg
cc: Peter Salvatore