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INDEPENDENT REGULATORY REVIEW COMMISSION

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

September 18, 2008

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

Re: Regulation #11-235 (IRRC #2685)
Insurance Department
Actuarial Opinion and Memorandum

Dear Commissioner Ario:

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 September 17, 2008. 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,

Arthur Coccodrilli
Chairman

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cc: Honorable Donald C. White, 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

Insurance Department Regulation #11-235 (IRRC #2685)

Actuarial Opinion and Memorandum

Section 5(g) of the Regulatory Review Act provides that the Commission is deemed to have approved a final-form regulation when the Commission did not file comments on the proposed regulation. Further, disapproval of the final-form regulation shall relate only to changes which the agency made to the proposed regulation or to recommendations, comments or objections which a committee conveyed to the agency or the Commission.

For this regulation, the Commission did not comment at proposed, the agency made no changes, and the committees conveyed no recommendations, comments or objections. Therefore, it was deemed approved on September 17, 2008.