



STATE OF WEST VIRGINIA
Offices of the Insurance Commissioner

Administrative
Division

GASTON CAPERTON
Governor

HANLEY C. CLARK
Insurance Commissioner

HAND DELIVERED

January 6, 1992

1992 JAN -6 AM 9:30
OFFICE OF THE INSURANCE
COMMISSIONER
SECRETARY OF STATE

FILED

Ms. Judy Cooper, Director
Administrative Law Division
Office of Secretary of State
Room 157-K, State Capitol
Charleston, West Virginia 25305

Dear Ms. Cooper:

This is pursuant to the proposed regulation entitled
"Regulation of Credit Life Insurance and Credit Accident and
Sickness Insurance" (Series 6, Title Number 114) filed with
your office on August 12, 1991.

We respectfully wish to withdraw this regulation. Due
to technical complications, we have discovered that the proposed
regulation presents an undue burden on the West Virginia consumer
in obtaining his/her unearned premiums on his/her consumer
credit life and accident and sickness insurance when a consumer
credit loan, financing, or consolidation is paid in full.

Sincerely,

Hanley C. Clark
Insurance Commissioner

HCC/DHW/csp

cc: B. Keith Huffman
General Counsel