

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

FORM 8-K

Current Report
Pursuant to Section 13 or 15(d) of
The Securities Exchange Act of 1934

Date of Report (Date of earliest event reported) March 12, 1996

PRUCO LIFE INSURANCE COMPANY

in respect of

PRUCO LIFE INSURANCE COMPANY

(Exact name of Registrant as specified in its charter)

Commission file number 33-37587

Arizona

22-1944557

(State or other jurisdiction of (IRS Employer Identification No.)
incorporation or organization)

213 Washington Street, Newark, New Jersey 07102-2992

(Address of principal executive offices) (Zip Code)

(201) 802-6000

(Registrant's Telephone Number, including area code)

ITEM 4 - CHANGE IN REGISTRANT'S CERTIFYING ACCOUNTANT

(a) Previous independent accountants

(i) On March 12, 1996, Deloitte & Touche LLP was dismissed as the independent accountants of the Registrant.

(ii) Deloitte & Touche LLP's report on the 1994 financial statements contained no adverse opinion or disclaimer of opinion and was not qualified or modified as to uncertainty, audit scope, or accounting principles. Additionally, Deloitte & Touche LLP has advised us that the report they expect to issue on the 1995 financial statements will contain no adverse opinion or disclaimer of opinion and will not be qualified or modified as to uncertainty, audit scope, or accounting principles.

(iii) The Board of Directors of The Prudential Insurance Company of America approved the recommendation by its Auditing Committee to change independent accountants. The Auditing Committee of The Prudential Insurance Company of America supervises the audit activities in respect of Affiliates, including the Registrant.

(iv) In connection with its audits for the two most recent fiscal years, there have been no disagreements with Deloitte & Touche LLP on any matter of accounting principles or practices, financial statement disclosure or auditing scope or procedure, which if not resolved to the satisfaction of the accountant, would have caused them to make a reference to the matter in their report.

(v) The Registrant has requested that Deloitte & Touche LLP furnish it with a letter addressed to the Securities and Exchange Commission stating whether it agrees with the above statement. A copy of such letter dated, March 19, 1996 is filed as Exhibit 16 to this Form 8-K.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, hereunto duly authorized.

Pruco Life Insurance Company

(Registrant)

Date: March 19, 1996

By: /s/ Esther H. Milnes

Esther H. Milnes
President

Securities and Exchange Commission
450 Fifth Street, N.W.
Washington, D.C. 20549

Ladies and Gentlemen:

We have read Item 4 of Form 8-K dated March 19, 1996 of Pruco Life Insurance Company and are in agreement with the statements contained in paragraphs (i), (ii), (iv) and (v) therein. We have no basis to agree or disagree with the statements contained in paragraph (iii) therein.

Very truly yours,

/s/ Deloitte & Touche LLP

Deloitte & Touche LLP
Parsippany, New Jersey
March 19, 1996