

COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE
P. O. BOX 3508 'S' Old San Juan Station
San Juan, Puerto Rico 00904

Circular Letter No. S-6-648-75
June 19, 1975

TO ALL INSURERS AUTHORIZED TO TRANSACT INSURANCE
IN PUERTO RICO

Gentlemen:

Act No. 98, approved June 5, 1973, amended section 11.140(2) of the Insurance Code of Puerto Rico so as to require that every policy issued for delivery in Puerto Rico shall be offered written in Spanish and shall be issued in the English language at the policyholder's request.

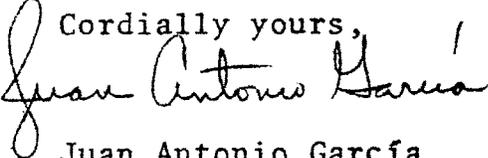
The following forms are exempted from this requirement:

1. Group insurance policies.
2. Surety insurance policies.
3. Policies used in connection with commercial multiple line contracts or contracts commonly known as excess insurance or "umbrella".
4. Commercial inland marine insurance policies.
5. Boiler and machinery insurance policies.
6. Policies used in connection with automobile dealer's and non dealer's risks within the Commercial Automobile Insurance Manual.
7. Workmen's compensation insurance policies.
8. Employer's liability insurance policies.
9. Builder's risks insurance policies.
10. Policies used in connection with the Highly Protected Risks Rating Plan.
11. Policies used in connection with insurance whereby the original policy is delivered to any vendor, mortgagee or pledgee of any motor vehicle and in which policy any interest of the vendee, mortgagor or pledgor is insured with reference to such vehicle.

Insurers whose policies did not meet the requirements of section 11.140(2), as amended, were given a period of three years to comply therewith. Said period will expire on June 5, 1976.

As required by section 11.110 of our Insurance Code all the translated forms will have first to be filed and approved by the Commissioner of Insurance before their issuance and delivery in Puerto Rico. Therefore in order to avoid excessive accumulation of policy submissions, we urge you to start submitting to our Office the corresponding translations of the policies which you are going to issue for delivery in Puerto Rico.

We will appreciate your cooperation in this matter. Please do not hesitate to contact us, if there is any way in which we can be of assistance to you regarding this amendment.

Cordially yours,

Juan Antonio García
Chief Deputy Commissioner
of Insurance