

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

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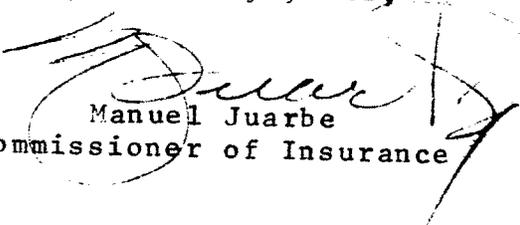
TO ALL INSURANCE COMPANIES TRANSACTING ACCIDENT
AND HEALTH INSURANCE IN PUERTO RICO

Recently our attention has been called to the importance of providing, within the Accident and Health Insurance contracts, maternity benefits to any covered female member without reference to her marital status.

We would like to receive suggestions, specially about the coverage that may be offered and the cost to be charged to the prospective insured in the case that such benefits could be adopted.

Your cooperation will be greatly appreciated.

Cordially yours,


Manuel Juarbe
Commissioner of Insurance