

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

CIRCULAR LETTER NO. L-11-748-78
November 30, 1978

TO ALL GENERAL AGENTS AND MANAGERS OF INSURANCE
WRITING DISABILITY INSURANCE IN PUERTO RICO

Dear sirs:

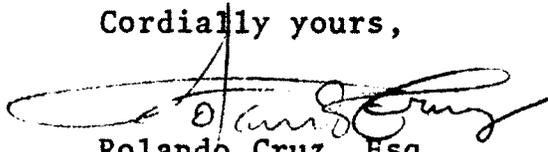
Chapter 17 (Group and Blanket Disability Insurance) of the Insurance Code of Puerto Rico was amended by Act No. 115 of June 30, 1975 and Act No. 112 of June 24, 1977.

Section 17.080 of the Insurance Code of Puerto Rico as amended by the aforementioned acts, stipulates that all group disability insurance legally issued before the effective date of amended Chapter 17 will not be affected by the new provisions of the same. The effective date of said chapter is December 24, 1977.

Nevertheless, it is our understanding that all group disability insurance policies in force before December 24, 1977, which are renewable after said date, are considered new contracts and as such should conform with the provisions of Chapter 17 of the Insurance Code of Puerto Rico.

Strict compliance with the provisions of this Circular Letter is hereby requested.

Cordially yours,



Rolando Cruz, Esq.
Commissioner of Insurance