



COMMONWEALTH OF PUERTO RICO

## OFFICE OF THE COMMISSIONER OF INSURANCE

Circular Letter AV-III-10-897-82  
October 22, 1982

TO ALL INSURERS AUTHORIZED  
TO TRANSACT LIFE AND DISABILITY INSURANCE  
IN PUERTO RICO

Re: Insert Pages which amend or  
substitute pages of previously  
approved policy forms.

Dear Sirs:

It has come to our attention that many Life and Disability insurers are submitting insert pages for approval in order to make an amendment to pages of a previously approved policy form.

Please be advised that section 11.250 of the Insurance Code of Puerto Rico stipulates the following:

"Every insurance contract shall be construed according to the entirety of its terms and conditions as set forth in the policy, and as amplified, extended, or modified by any lawful rider, endorsement, or application attached to and made a part of the policy".  
(emphasis supplied)

Since "Insert Pages" intend to substitute other pages from a previously approved policy form, modifying in this way the text that was originally approved, we consider that such pages do not comply with the provisions of Section 11.250 of the Insurance Code of Puerto Rico. Therefore, this Office will not accept them as the proper forms to modify any previously approved policy form.

In view of the above, this Office will not accept any changes to a previously approved policy form unless it is made by means of endorsements, riders, or by the submission of a new policy form with the amended pages.

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

Cordially yours,

Juan Antonio García  
Commissioner of Insurance

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