



COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

July 1, 2009

Circular Letter No.: 2009-1802-AV

TO ALL INSURERS AUTHORIZED TO DO BUSINESS IN PUERTO RICO

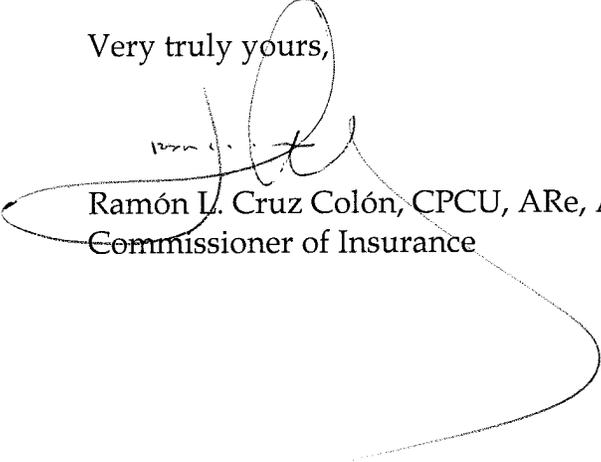
Dear Sirs and Madams:

On February 4, 2009 this Office issued Circular Letter 2009-1797-AV, informing all authorized insurers in Puerto Rico that underwrite disability insurance to adopt the particular endorsement set forth in the letter.

It has come to our attention that not all insurers have adopted said endorsement, alleging that it does not apply to them. To clarify any doubts that may have arisen with regard to the applicability of the endorsement, we reiterate that the endorsement is mandatory for all insurers authorized to do business in Puerto Rico, prospectively from the date the aforementioned circular letter was issued.

We require strict compliance by all insurers with the instructions given herein.

Very truly yours,



Ramón L. Cruz Colón, CPCU, ARe, AU
Commissioner of Insurance