



GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

June 27, 2011

CIRCULAR LETTER NO. 2011-1815-IA

TO ALL INSURERS AND HEALTH SERVICE ORGANIZATIONS AUTHORIZED TO
TRANSACTION INSURANCE IN PUERTO RICO

**PROTOCOL FOR THE PREVENTION AND DETECTION OF CASES OF
FINANCIAL EXPLOITATION OF OLDER PERSONS OR ADULTS WITH
DISABILITIES, UNDER RULE 93.**

Dear Sirs and Madams:

The Office of the Commissioner of Insurance of Puerto Rico, promulgated Rule 93 on December 27, 2010 and issued Circular Letter No. 2011-1814-IA, advising the insurance industry of the contents of the protocol for the detection and prevention of financial exploitation of older people. The purpose of this Circular Letter is to clarify that the application of Rule 93 is binding for all insurers and health services organizations authorized to do business in Puerto Rico.

Therefore, the established deadline of June 30, 2011 is extended until August 1, 2011.

Strict compliance with this letter is required.

Very truly yours,

SIGNED

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