



GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

July 16, 2010

RULING LETTER NO.: 2010-115-AF

TO ALL INSURERS, HEALTH MAINTENANCE ORGANIZATIONS AND
AUTOMOBILE CLUBS AUTHORIZED TO DO INSURANCE BUSINESS IN PUERTO
RICO

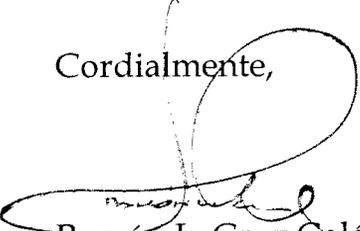
"ONLINE PREMIUM TAX FOR INSURANCE" (OPTins)

Dear sirs and madams:

On June 3, 2010, the Office of the Commissioner of Insurance of Puerto Rico determined, through Ruling Letter No. 2010-113-AF, that all insurers, health maintenance organizations and automobile clubs must use OPTins to submit their annual premium tax forms and payments.

Due to the fact that some insurers, health maintenance organizations and automobile clubs have reported some doubts regarding the operation of said procedure, we have decided to issue this Ruling Letter with the purpose of establishing, as a policy of this Office, that if by just cause, an insurer, health maintenance organization or automobile club cannot submit its premium tax forms and payments through OPTins, they must submit it in writing and must obtain prior approval from the Commissioner of Insurance.

Cordialmente,



Ramón L. Cruz Colón, CPCU, ARe, AU
Comisionado de Seguros