



GOVERNMENT OF PUERTO RICO  
**OFFICE OF THE COMMISSIONER OF INSURANCE**

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August 28, 2012

RULING LETTER NO.: 2012-146-D

TO ALL DOMESTIC AND FOREIGN INSURERS AND HEALTH SERVICES ORGANIZATIONS AUTHORIZED TO WRITE BUSINESS IN PUERTO RICO

**USE OF CREDIT OR DEBIT CARDS FOR INSURANCE POLICY SALES**

Dear Sirs and Madams:

In Ruling Letter No. N-C-2-84-97, dated February 26, 1997, this Office established the requirements for enabling the use of credit and debit cards in insurance transactions. Subsequently, on December 2, 2003, we issued Ruling Letter No. N-L-12-38-2003, repealing the 1997 letter and establishing new requirements for this kind of transaction.

Given that at present the issues addressed in the 2003 Ruling Letter have been duly covered in the Puerto Rico Insurance Code and its Regulations, and also considering the desirability of allowing alternative payment methods that benefit consumers, we are hereby repealing the above Ruling Letters.

Sincerely,

SIGNED

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