



GOVERNMENT OF PUERTO RICO
OFFICE OF THE COMMISSIONER OF INSURANCE

September 28, 2012

RULING LETTER NO.: 2012-148-AP

**TO ALL INSURERS AUTHORIZED TO
WRITE AUTOMOTIVE INSURANCE IN PUERTO RICO**

RE: Amendment to compulsory liability policy: Additional New Benefits

Dear Sirs And Madams:

Rule 70 of the Regulations of the Puerto Rico Insurance Code, was approved on December 30, 1997, and subsequently amended on December 28, 2000.

At present, twelve years have elapsed since the last revision has been made of the compulsory liability policy, so that it has become necessary to modify the policy according to changes that have occurred during this period of time.

For this purpose, the compulsory liability policy has been modified to include benefits that are in conformance with legislative intention expressed in Public Law No. 201, enacted on December 29, 2009, which provided, among other things, for an increase in coverage, as well as providing additional benefits, without increasing the cost of the premium of the compulsory liability insurance policy for private or commercial vehicles. In harmony with said legislative intention, we are modifying Appendix A of said rule, so that, among other things, the compulsory liability policy will contain in Section II-Coverage of the Compulsory Liability Policy-, paragraph (B)-Supplementary payments - paragraph 5, the following supplementary payments:

"(a.) The cost of towing which from time to time will be set by the Public Service Commission of Puerto Rico."

To add paragraphs (6) and (7) to read as follows:

"6. A payment of \$100.00 as supplementary compensation to assist the affected individual in coping the difficulties of having a motor vehicle being repaired in a shop...

7. The cost of the sales and use tax (IVU) paid by the insured for the cost of parts and labor incurred in repairing a motor vehicle."

The compulsory liability policy showing the above changes is enclosed. Strict compliance is hereby required with regard to the guidelines set forth herein.

Sincerely,

SIGNED

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