



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

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June 20, 2013

**RULING LETTER NO. CN-2013-154-PA**

TO ALL LICENSEES AND GENERAL PUBLIC

**STANDARDS FOR REQUESTS FOR OPINIONS OR CONSULTATIONS**

Dear Sirs and Madams:

Pursuant to the powers and faculties vested by the Puerto Rico Insurance Code, the Commissioner of Insurance issues opinions in response to consultations submitted by different entities of the insurance industry and the general public. Such opinions are issued by our Office based on an interpretation of the Puerto Rico Insurance Code and its Regulations, and the Circular Letters and Ruling Letters issued by the Commissioner of Insurance.

So that all requests for opinions or consultations submitted to this Office may be addressed appropriately and in a timely manner the requests must comply with the following:

1. Be in writing and addressed to the Commissioner of Insurance.
2. Contain a concise and complete account of all of the facts that give rise to the consultation.
3. Contain a statement in which the applicant certifies that the matter being consulted is not under consideration by any court of justice or administrative forum. If the matter related to the consultation becomes involved in litigation while under consideration by the Commissioner of Insurance, the requesting party shall notify this Office immediately to that effect. In such cases, the Commissioner of Insurance will abstain from rendering a formal opinion on the matter.

4. Include all pertinent and related documents along with the request, as well as all information that may be needed for the respective analysis.
5. If the consultation is submitted by an attorney or through an attorney, it shall include the reference to law on which the consultation is based and a brief legal memorandum to support the position of the requesting party regarding the points of law that are the subject of the consultation. If the legal memorandum required herein is not included, the Commissioner of Insurance will not address the consultation.

At the discretion of the Commissioner of Insurance, additional information or argumentation may be required in order to be able to evaluate the consultation correctly. In these cases or when the consultation is incomplete, the requesting party will be notified, and a reasonable period of time will be granted in which to provide the required information. If the required information is not received within this period of time, the consultation will be dismissed without issuing an opinion.

Strict compliance with the provisions of this Ruling Letter is hereby ordered.

Cordially,

SIGNED

Ángela Weyne-Roig  
Commissioner of Insurance