



COMMONWEALTH OF PUERTO RICO  
OFFICE OF THE COMMISSIONER OF INSURANCE

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November 3, 2016

**CIRCULAR LETTER NO.: CC-2016-1895-CM**

TO ALL INSURERS AUTHORIZED TO CONDUCT INSURANCE BUSINESS IN  
PUERTO RICO

**Availability of Policy and Claim Services in the Language in which the Policy was  
Issued**

Ladies and Gentlemen:

Section 11.140(2) of the Insurance Code of Puerto Rico establishes that insurers are required to issue certain policy forms in the Spanish language, and that only at the option of the insured is the insurer authorized to issue said policy forms in the English language. Pursuant to said legal requirement, Section 5 of Rule XXIV of the Regulations of the Insurance Code of Puerto Rico stipulates the policy forms that must be provided in Spanish.

This Office has found that, having issued policy forms in Spanish pursuant to Section 11.140(2), *supra*, several insurers have failed to maintain Spanish-speaking personnel to, among other things, service the issued policies or handle the insureds' claims arising out of them. It is the opinion of this Office that having issued policy forms in Spanish, an insurer would be expected to have personnel that is capable of servicing these policies in the language in which they were issued. An opinion on the contrary would be tantamount to invalidating Section 11.140(2), *supra*.

Please take notice that, in view of the above, this Office considers that any insurer who issues policy forms in more than one language must retain personnel to, among other things, service said policies and handle the insureds' claims arising out of them in the language in which they were issued.

Strict compliance with the provisions of this Circular Letter is hereby required.

Very truly yours,

A handwritten signature in blue ink, appearing to read "Angela Weyne Roig".

Ángela Weyne Roig  
Commissioner of Insurance