



COMMONWEALTH OF PUERTO RICO
OFFICE OF THE COMMISSIONER INSURANCE

November 26, 2014

RULING LETTER: CN-2014-184-D

TO ALL INSURERS AUTHORIZED TO WRITE DISABILITY INSURANCE IN PUERTO RICO

INDEMNITY POLICIES WITH EMERGENCY MEDICAL TREATMENT BENEFITS COVERAGE

Dear Sirs and Madams:

We have received several inquiries regarding the guidelines set forth in Ruling Letter No. 2008-96-AV and Circular Letter No. 2009-1797-AV requiring the inclusion of certain language in all policies or riders for indemnity coverage of emergency medical treatment in the event of an accident. These inquiries have arisen due to the Judgment entered by the Appeals Court on November 30, 2011 in *Comisionado de Seguros de Puerto Rico v. American Family Life Assurance Company of Columbus* (the Judgment)¹ ruling that Circular Letter No. 2009-1797-AV is null and void.

We have evaluated the Judgment and in consideration of the background of Ruling Letter 2008-96-AV and that of Circular Letter 2009-1797-AV, we are setting aside both letters. However, we are clarifying that any modification to the forms approved by our Office in accordance with the requirements of Circular Letter 2009-1797-AV will constitute an amendment that must be submitted for prior approval by our Office before being used.

Strict compliance with this Ruling Letter is hereby required.

Very truly yours,

SIGNED

Ángela Weyne-Roig
Commissioner of Insurance

¹ *Comisionado de Seguros de Puerto Rico v. American Family Life Assurance Company of Columbus*, KLRA 201100208.