



GOVERNMENT OF PUERTO RICO
Office of the Commissioner of Insurance

January 27, 2020

RULING LETTER NO. CN-2020-259-D

TO ALL INSURERS AND HEALTH SERVICES ORGANIZATIONS THAT ARE AUTHORIZED TO CONTRACT INSURANCE IN PUERTO RICO, THEIR GENERAL AGENTS, AUTOMOBILE CLUBS OR ASSOCIATIONS, SERVICE CONTRACT PROVIDERS, FRATERNAL ASSOCIATIONS, AND GENERAL PUBLIC

AMENDMENT TO RULING LETTER NO. CN-2020-253-D ON THE GRACE PERIOD FOR THE PAYMENT OF PREMIUMS AND TEMPORARY POSTPONEMENT OF THE CANCELATION OF POLICIES DUE TO THE LACK OF PAYMENT

Dear Sirs and Madams:

This past January 8, 2020, the Office of the Commissioner of Insurance issued Ruling Letter No. CN-2020-253-D, establishing the applicable guidelines for the grace period for premiums and the temporary postponement of the cancelation of policies due to the lack of payment, in view of the declaration of the state of emergency due to the earthquake activity in Puerto Rico.

Ruling Letter No. CN-2020-253-D is hereby amended to establish that as of January 28, 2020, the grace period established in that Ruling Letter will be applicable only to the insured who are residents of the municipalities included in the Disaster Zone Declaration due to earthquake activity, Puerto Rico Earthquakes (DR-4473), to wit, the municipalities of Adjuntas, Cabo Rojo, Corozal, Guánica, Guayanilla, Jayuya, Lajas, Lares, Maricao, Peñuelas, Ponce, San Germán, San Sebastián, Utuado, Villalba, and Yauco.

To that effect, this Ruling Letter sets aside the grace period established in Ruling Letter No. CN-2020-253-D for coverage, policies, or insurance contracts for the insured who are residents in municipalities that were not included in the Disaster Zone Declaration whose premiums are due on or after January 28, 2020.

Strict compliance with this Ruling Letter is hereby required.

Very truly yours,

Mr. Rafael Cestero-Lopategui, Esq.
Sub-Commissioner of Insurance

