



GOVERNMENT OF PUERTO RICO
Office of the Commissioner of Insurance

February 1, 2018

CIRCULAR LETTER NO.: CC-2018-1924-D

TO ALL INSURERS AUTHORIZED TO WRITE PROPERTY AND CASUALTY INSURANCE, PUBLIC AND INDEPENDENT ADJUSTERS, PRODUCERS, AUTHORIZED REPRESENTATIVES, AND THE GENERAL PUBLIC

LIST OF ENTITES OR BUSINESSES DESIGNATED AS PRIMARY SOCIAL AND ECONOMIC NEED SECTORS UNDER RULING LETTER NO.: CN-2017-220-D

On September 26, 2017, the Office of the Commissioner of Insurance (hereinafter, "OCI") issued Ruling Letter No: CN-2017-220-D, providing guidelines for a rapid and equitable method for adjusting claims due to the passage of Hurricane María, which were made under commercial policies by insured-claimants that are in the *primary social and economic need sectors* as specifically identified.

Regarding the *primary social and economic need sectors*, specific commercial entities and markets were identified to which the guidelines in that Ruling Letter were applicable, as well as any other entity that the Commissioner of Insurance may subsequently expressly determine. Therefore, the following is a list, to be continuously revised, that includes insureds and claimants that are in the *primary social and economic need sectors*:

- Hospital institutions;
- Senior care homes;
- Health services providers;
- Distributors and retailers of petroleum derivatives;
- Telecommunications companies;
- Inns and hotels;
- Food distributors;
- Supermarkets;
- Restaurants;
- Financial institutions;
- Pharmaceutical plants;
- Ice-making plants;
- Hardware stores;
- Academic institutions; and
- The Press.
- The OCI reserves the right to include or exclude any entity that the Commissioner of Insurance may subsequently expressly determine.



The expeditious manner with which the claims that have arisen due to the passage of Hurricane María are addressed and settled is crucial to the prompt recovery of the insured and our Island, which this Office takes very seriously. Consequently, strict compliance with these guidelines is hereby required. Failure to comply with these guidelines will entail the imposition of severe sanctions.

Very truly yours,

Javier Rivera-Ríos, LUTCF
Commissioner of Insurance