May 2, 2020

CIRCULAR LETTER NO.: CC-2020-1964-D

TO ALL INSURERS, HEALTH SERVICES ORGANIZATIONS, PRODUCERS, AUTHORIZED REPRESENTATIVES, GENERAL AGENTS, SOLICITORS, ATTORNEYS-IN-FACT, INSURANCE CONSULTANTS, INSURANCE ADJUSTERS, REINSURANCE INTERMEDIARIES, LICENSEES AUTHORIZED TO TRANSACT INSURANCE BUSINESS IN PUERTO RICO, AND THE GENERAL PUBLIC.

RE: REOPENING OF OPERATIONS IN THE INSURANCE INDUSTRY.

Dear Sirs and Madams:

As you know, the Governor of Puerto Rico, Honorable Wanda Vázquez-Garced, by means of Executive Order No. OE-2020-038 issued on May 1, 2020, among other matters, ordered the gradual reopening of certain economic activities in Puerto Rico, as stated in the fifth section on businesses that are exempt from the closing. In spite of the fact that it is not mentioned expressly, it is to be inferred that the insurance industry is included among the financial services that are exempt under the fifth section of Executive Order No. OE-2020-038, as announced previously by the Governor of Puerto Rico in her message on April 30, 2020. Therefore, it is clarified that the insurance industry is authorized to reopen operations on May 4, 2020 under the parameters of the precautionary measures established in Executive Order No. OE-2020-038.

Accordingly, it must be clarified that as indicated in the nineteenth section of Order No. OE-2020-038, before commencing operations, each employer must have a risk management plan for COVID-19 contagion, following the guidelines established by the Occupational Safety and Health Administration (OSHA 3990, “Guidance on Preparing Workplaces for COVID-19” published in March 2020)\(^1\), and the Centers for Disease Control and Prevention (CDC) guidelines, as well as submitting the duly completed self-certification document of compliance to the Labor and Human Resources Department (Spanish acronym, DTRH). The self-certification document on compliance is available on the DTRH web page.

It will also be a requirement for employers to comply with self-certification in order to be able to commence operations, and it is further understood that having submitted such to the DTRH, the facilities are in accordance with the aforementioned OSHA and CDC guidelines and the employer may commence operations.

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\(^1\) You may access the guidelines established by the Occupational Safety and Health Administration OSHA 3990, “Guidance on Preparing Workplaces for COVID-19,” at the following internet address [https://www.osha.gov/Publications/OSHA3990.pdf](https://www.osha.gov/Publications/OSHA3990.pdf).
The different sectors of the insurance industry are required to observe and strictly comply with the precautionary measures set forth herein and in Executive Order No. OE-2020-038.

Very truly yours,

Rafael Cestero-Lopategui, CIC
Chief Deputy Commissioner