



GOVERNMENT OF PUERTO RICO  
Office of the Commissioner of Insurance

January 10, 2018

**RULING LETTER NO. CN-2018-231-D**

**TO ALL HEALTH INSURANCE ORGANIZATIONS, AUTHORIZED INSURERS, AUTOMOBILE CLUBS OR ASSOCIATIONS, SERVICE CONTRACT PROVIDERS, FRATERNAL INSURANCE SOCIETIES, GENERAL AGENTS, AND GENERAL PUBLIC**

**REPEAL OF THE GRACE PERIOD FOR THE PAYMENT OF PREMIUMS ESTABLISHED IN RULING LETTERS NO. CN-2017-221-D, CN-2017-222-D, AND CN-2017-227-D**

Dear Sirs and Madam:

As you are aware, to address the emergency situation in Puerto Rico, due to the impact of Hurricane María, in Ruling Letters No. CN-2017-221-D, CN-2017-222-D and CN-2017-227-D, dated September 28, and October 4 and 16, 2017, respectively, the Office of the Commissioner of Insurance (OCI) issued guidelines to establish, among other things, a grace period for the payment of premiums.

In view of the fact that at this time access by the public to communications services has begun to return to normality, and for the purpose of facilitating in a timely manner the full recovery of the economic activity of the insurance industry, in this Ruling Letter we are notifying the decision that as of January 15, 2018, the grace period for the payment of premiums granted in Ruling Letters No. CN-2017-221-D, CN-2017-222-D, and CN-2017-227-D will be repealed. Under this repeal, the grace period established in the referenced Ruling Letters is repealed for insurance coverage, policies or contracts whose premiums are due on or after January 15, 2018.

The repeal of the grace period for the payment of premiums provided herein does not entail the repeal of the other provisions set forth in Ruling Letters No. CN-2017-221-D, CN-2017-222-D, and CN-2017-227-D.

Strict compliance with this Ruling Letter is hereby required.

Very truly yours,

**Javier Rivera-Ríos, LUTCF**  
Commissioner of Insurance of Puerto Rico

