



GOVERNMENT OF PUERTO RICO  
Office of the Commissioner of Insurance

March 31, 2020

**RULING LETTER NO. CN-2020-273-D**

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

**RE: AMENDMENT TO RULING LETTER NO. CN-2020-267-D; GRACE PERIOD FOR PAYMENT OF PREMIUMS AND TEMPORARY POSTPONEMENT OF CANCELLING OF POLICIES FOR LACK OF PAYMENT**

Dear Sirs and Madams:

On March 16, 2020, the Office of the Commissioner of Insurance (OCI), in consideration of Executive Order 2020-023, issued Ruling Letter No. CN-2020-267-D on the grace period for payment of premiums and temporary postponement of cancellation of policies for lack of payment, as a measure to ensure continuity of coverage for the insured during the emergency situation created by the propagation of COVID-19 in Puerto Rico.

Given the prevailing risk of contagion and propagation of COVID-19 on the island and following the recommendations of the Medical Advisory Executive Committee on COVID-19, the Governor of Puerto Rico, Honorable Wanda Vázquez-Garced, issued Executive Order 2020-029 on March 30, 2020, extending the closure of government and business operations, except for essential services, from March 31 to April 12, 2020.

Due to the government and business closure that has been decreed, as well as the state of emergency that exists as a consequence of the propagation of COVID-19, Ruling Letter No. CN-2020-267- D is hereby amended to extend the effect of the guidelines on the grace period for payment of premiums and temporary postponement of cancellation of policies for lack of payment provided therein until such time as the state of emergency ends or the OCI notifies the suspension of such effect, whichever occurs first.

Strict compliance with the guidelines set forth herein is required. Failure to comply with these guidelines will entail the imposition of severe sanctions.

Very truly yours,

**s/Rafael Cestero-Lopategui, CIC**  
Chief Deputy Commissioner of Insurance

