



GOBIERNO DE PUERTO RICO

Oficina del Comisionado de Seguros

March 23, 2020

RULING LETTER NO. CN-2020-271-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: EXTENSION OF TERM OF INSURANCE CONTRACTS AND POLICIES

Dear Sirs and Madams:

On March 15, 2020, the Governor of Puerto Rico, Honorable Wanda Vázquez-Garced, issued Executive Order 2020-023, ordering the closure of government and commercial operations until March 30, 2020, with the exception of essential services, as a control and prevention measure against coronavirus contagion (COVID-19). In the light of that executive order, and in accordance with the powers and authority conferred on the Commissioner of Insurance under the provisions of Section 2.030d of Act No. 77, enacted on June 19, 1957, as amended, the Office of the Commissioner of Insurance issues the following guidelines for the protection of the best public interest.

To avoid an interruption of coverage, all insurance contracts or policies of any kind or health insurance, whose expiration date is March 31, 2020 or later and is so requested by the insured, will be extended for an additional period of time of thirty (30) days, **under the same terms and conditions** (including the amount of the premiums) of the current contract or policy. The renewal for thirty (30) days will only be in effect until a new contract is executed by the parties or until said thirty (30) day period ends, whichever occurs first.

Insurers or health services organization may not cancel any insurance policy or contract and shall have the obligation to honor claims that may arise within the additional thirty (30) day term of the extension of the contract or policy as established herein. It is clarified that this ruling does not imply a waiver of the payment of the premium. The insured must comply with the payment of the premium for the extended term of the contract, within the grace period as established in Ruling Letter number CN-2020-267-D dated March 16, 2020.



The provisions of this Ruling Letter will enter into effect immediately upon approval, until the deadline of the state of emergency, unless otherwise provided and notified.

Strict compliance with the guidelines set forth herein is required. Failure to comply with these guidelines will result in the imposition of severe penalties.

Very truly yours,

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