



GOVERNMENT OF PUERTO RICO  
OFFICE OF THE COMMISSIONER OF INSURANCE

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December 28, 2011

**RULING LETTER NO.: 2011-134-AP**

TO ALL INSURERS AUTHORIZED TO WRITE PROPERTY AND CASUALTY  
INSURANCE IN PUERTO RICO

**FLOOD INSURANCE**

Dear Sirs and Madams:

The National Flood Insurance Program, hereinafter "NFIP", provides coverage for flood risks in all of the United States and its territories.

Under Article XIII of the Program Agreement the NFIP allows any insurer authorized to write property and casualty insurance to offer the same insurance against flooding, with additional coverage, as that obtained under the NFIP.

Since the policies that are offered under the NFIP are in English, we consider that it is appropriate to take action under Section 11.140(2) of the Puerto Rico Insurance Code, which provides as follows:

"(2) Every policy to be effective in Puerto Rico shall be offered in the Spanish language and shall be issued in the English language at the option of the proposed insured. In the interpretation of said policies, the text that is of most benefit to the insured shall prevail. The provisions of this subsection shall not apply to such insurance which the Commissioner, through regulations to that effect, may exclude because of its technical nature or volume."

Since policies under the NFIP are written in the English language and for decades have effectively served the purposes that led to the creation of this Program, we are hereby authorizing the writing and sale of flood policies with additional coverage in the English language.

Very truly yours,

SIGNED

Ramón L. Cruz Colón, CPCU, ARe, AU  
Commissioner of Insurance