



GOVERNMENT OF PUERTO RICO
Office of the Commissioner of Insurance

December 8, 2020

RULING LETTER NO. CN-2020-288-D

TO ALL INSURERS THAT ARE AUTHORIZED TO TRANSACT PROPERTY AND CASUALTY INSURANCE IN PUERTO RICO INCLUDING ALL ELIGIBLE SURPLUS LINES INSURERS.

RE: AMENDMENT TO RULING LETTER CN-2020-287-D: “IMPLEMENTATION OF THE “DATABASE INSURED INFORMATION FOR P&C IN FORCE POLICIES”

Dear Sirs and Madams:

On October 26, 2020, the Office of the Commissioner of Insurance of Puerto Rico (hereinafter, the OCI) issued Ruling Letter No. CN-2020-287-D to implement the digitalized database of insured individual and commercial property known as the “Database Insured Information For P&C In Force Policies,” with a view to broadening the risk mitigation plans for flooding, landslides, tsunamis, and other potential geological risks, as well as assisting in the development of public policy on planning and land use in Puerto Rico.

As provided in Ruling Letter Number CN-2020-287-D, property and casualty insurers were required to submit a file called “Claims File Specifications for P & C In force Policies,” on a monthly basis through the Complaint Management System, which will be available on the OCI website <http://ocs.pr.gov>. The deadline for submitting the first “Claims File Specifications for P & C In force Policies” as set forth in that ruling letter was December 10, 2020.

Given that the implementation of the “Database Insured Information For P&C In Force Policies” file will entail making adjustments in programming for the different insurance companies and a greater definition of the required data fields, which will take more time than what was originally established, the OCI has decided to postpone the date for filing the first “Claims File Specifications for P & C In force Policies” file until **February 10, 2021**.

It is clarified that the first “Claims File Specifications for P & C In force Policies” file to be submitted on or before February 10, 2021, shall contain the claims arising from catastrophic events occurring between January 1, 2020 and January 31, 2021. In subsequent months, the file to be submitted shall only contain the claims have been filed in the prior month with regard to any catastrophic event.



The OCI will publish an explanatory guide containing a detailed description of each one of the fields in the “Claims File Specifications for P & C In force Policies” file, to be used as a reference and to assist insurers in the process of completing that file, The guide will be available through the link for accessing the “Complaint Management System” on the OCI website. If you should need assistance or to clarify any questions related to this ruling letter, please contact Ms. María Marín, Deputy Commissioner of Services at her email: maría.marin@ocs.pr.gov.

Strict compliance with the contents of this letter is hereby required.

Very truly yours,

SIGNED

Rafael Cestero-Lopategui, Esq., CIC
Commissioner of Insurance