



COMMONWEALTH OF PUERTO RICO

OFFICE OF THE COMMISSIONER OF INSURANCE

Circular Letter AV-I-9-1205-90
December 3, 1990

TO ALL INSURERS AUTHORIZED TO TRANSACT LIFE
AND DISABILITY INSURANCE IN PUERTO RICO

Subject: Changes in the Procedure
for approval of certain submissions

Dear Sirs:

In order to expedite the prompt approval of certain submissions, our Office has the following procedure in the approval or filing of the following documents:

1. To grant final approval to form filings which do not need to comply with Section 11.140(2) of the Insurance Code of Puerto Rico, advertisements or any other document which needs the approval of the Commissioner of Insurance, we will mark a copy of the transmittal letter with our stamp of approval containing the effective date of approval, except when such transmittal letter does not include any other document which can not be considered for approval or makes a request which can not be granted by this Office or has incorrect information with respect to the submitted forms. Also, each and every form included shall be stamped with the same information.

2. To file rates or other documents which do not need the approval of the Commissioner of Insurance of Puerto Rico, we will mark a copy of the letter of transmittal with our stamp of "Received and File" containing the date in which the submitted document is filed.

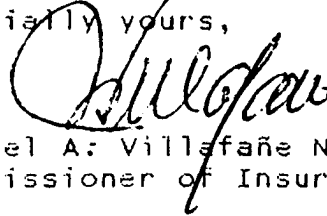
3. One copy of each approved or filed document and of the transmittal letter with the correspondent approval or "Received and File" stamp will be returned to the sender.

In order to proceed accordingly, it will be absolutely necessary that all submissions be submitted in duplicate accompanied by a letter of transmittal in triplicate.

This Circular Letter substitutes our Circular Letter AV-I-7-884-82 of July 30, 1982.

If you have any doubts regarding the above, please contact this Office at the address shown above or call phone number 722-8686, Ext. 232 or 298.

Cordially yours,



Miguel A. Villaña Neriz
Commissioner of Insurance