



GOVERNMENT OF PUERTO RICO
Office of the Commissioner of Insurance

September 23, 2022

CIRCULAR LETTER NO.: CC-2022-2002-D

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

RE: COMPLETION OF DATABASE INSURED INFORMATION FOR P&C IN FORCE POLICIES MONTHLY REPORT AS PROVIDED IN RULING LETTER CN-2020-287-D.

Dear Sirs and Madams:

On October 26, 2020, the Office of the Commissioner of Insurance issued Ruling Letter 2020-287-D notifying as part of the Hazard Mitigation Grant Program the implementation of a database called the Database Insured Information for P&C in Force Policies as a data gathering tool and for storing claim data related to insured individual and commercial property and obtaining more indicators on public and private property in specific areas of the island. This was for the purpose of broadening the scope of mitigation plans for flooding, landslides, and other potential geological risks, as well as assisting in the development of public policy regarding planning and land use.

In the aforementioned Ruling Letter all property and casualty insurers, including eligible surplus lines insurers, were required to file a monthly file through the Complaint Management System on or before the tenth day of every month by completing a file document titled “Claims File Specifications for P & C In force Policies” in CSV format. Ruling Letter 2020-288-D was issued on December 8, 2020, to amend Ruling Letter 2020-287-D. Likewise, the publication of a guide with a detail explanation of each of the required fields for completing and submitted the monthly file was notified.

As is public knowledge, on September 17, 2022, the Governor of Puerto Rico, the Honorable Pedro R. Pierluisi-Urrutia, issued Executive Order Number OE-2022-045 declaring a state of emergency in all of Puerto Rico as a consequence of the then tropical storm Fiona. Subsequently, on September 18, 2022, Fiona became a hurricane and caused catastrophic damage on the island.

This Office, pursuant to Ruling Letter 2020-287-D, as amended, is hereby reminding all insurers of the obligation to include in the report to be filed **on or before October 10, 2022**, and in the following months, the claims related to Hurricane Huracán Fiona. All monthly reports must be filed **within the first ten (10) days of the following month** and all of the required data fields must be completed. Filing of reports with empty fields will not be allowed. The amended “Claim



File Instructions and Specifications” is enclosed with the new instructions for including the “Event Code” field. This field will have the numeric value (1) to identify the event “Hurricane Fiona”.

The Complaint Management System may be accessed at: <https://querellas.ocs.pr.gov>. All insurers will have the obligation to gather all of the information fields and provide all of the requested information at the time of uploading the monthly report into the database. If you should need assistance or to clarify any question about the provisions of this circular letter, please email the following address: support@ocs.pr.gov.

We reiterate that there must be strict compliance with filing the monthly claims file in the CSV format, according to the “Claims File Specifications for P & C In force Policies” and required in Ruling Letter 2020-287-D, as amended. You are further advised that the deficient monthly filing or failure to file the file required in that Ruling Letter will entail the imposition of sanctions as set forth in the Puerto Rico Insurance Code.

Very truly yours,

SIGNED

Alexander S. Adams-Vega, Esq.
Commissioner of Insurance of Puerto Rico