**OFFICIAL MANDATORY ENDORSEMENT**

**ISSUED PURSUANT TO SECTION 38.160 OF THE INSURANCE CODE OF PUERTO RICO RECOVERY OF ASSESSMENTS PAID TO THE PUERTO RICO PROPERTY AND CASUALTY INSURANCE GUARANTY ASSOCIATION**

It is hereby understood and agree that:

1.    The total amount charged for this policy and any endorsement thereof includes, in addition to premium, an amount determined by the Commissioner of Insurance of Puerto Rico for the purpose of recovering the unreimbursed assessments paid by the Company to the Puerto Rico Property and Casualty Insurance Guaranty Association.

2.     The payment of the total amount referred to in item 1 above, or of the applicable amount under a payment plan pursuant to Rule XXIX of the Regulations of the Insurance Code of Puerto Rico, is required for a personal policy to become effective.

3.     The payment of the total amount referred to in item 1 above is required for commercial policy to remain in force, as provided for under Rule LV of the Regulations of the Insurance Code of Puerto Rico.

4.     The portion paid, but not yet earned, of the total amount referred to in item 1 above will be returned in the event this policy is canceled.