

Puerto Rico CHAMBER



of Commerce

Voice and Action of the Private Enterprise



Message from de Chairman of the Board

Dear Entrepreneur and Professional:

On behalf of the Puerto Rico Chamber of Commerce and its members I would like to extend to you a cordial greeting. It is for me a true privilege to have you on board because you are one of the thousand entrepreneurs that have joined our institution which soon will be celebrating its 100th anniversary. I want you to know that the chambers of commerce are a world class leadership brand and also, have always been ahead of the economic movements and changes. Nevertheless, you and your enterprises are our reason for being, thus, fundamental in obtaining the goals and objectives we have outlined for this year 2010-2011.



That is why I ask you to read slowly the information in the Directory you have in your hands, so that you learn about our Vision, Mission, Principles and Work Committees; and so that in one way or another you may be able to join. Today, more than ever, our institutional purpose and entrepreneurship are keys to revitalize our economy and place Puerto Rico in a leadership position in the global economy.

This year we will focus in the revitalization of the economy through Entrepreneurship. You are an important part of this, so I urge you to actively participate in our conferences, workshops, seminars and initiatives to obtain the sustainable economy much needed by our country. This represents a movement of empowerment, excellence, innovation, prosperity and quality of life. A movement to a solid and sustainable economy, looking towards a globalized future, where we will enjoy everyone's participation in this economic model. A model where internal and external capital will feel welcome by a facilitator government.

This year we have in front of us four very important legislative reforms and an extensive work plan. Again, in the Puerto Rico Chamber of Commerce we feel proud to be The Voice and Action of Private Enterprise, being a fundamental part to provide you with the necessary tools to obtain success in your respective businesses. Without a strong economy there is no health, no education, we will have a greater exodus of professionals looking for new horizons. This is why I urge you to help construct a vision of what Puerto Rico is and should be, a strong, healthy and entrepreneur country, a Puerto Rico of empowerment, excellence; this is the challenge we'll face together.

Cordially,

A handwritten signature in blue ink, appearing to read 'R. Gayá Nigaglioni'.

Eng. Raúl Gayá Nigaglioni
Chairman of the Board

Become a Member TODAY!



Be an active entrepreneur or professional in the commercial community. Get involved in the following development scenarios offered by the Puerto Rico Chamber of Commerce:

1. **Access** to the largest and most diverse business network in Puerto Rico.

2. **Volunteer** to work on the Working Committees. They offer you the opportunity to participate on special projects, contributing your knowledge and experience and benefiting from exposure to other entrepreneurs.

3. **Participate** in the activities that the Chamber develops.

4. If you have **specialized knowledge** in a particular business area, participate as a speaker in the Chamber's seminars, workshops and forums. Gain recognition for your experience and knowledge.

5. **Advertise** your organization or firm in our publications, reaching large and small companies in various commercial sectors.

6. **Sponsor** our activities. This gives you exposure to the business and entrepreneurial community in various sectors, projects you as being competitive, indicating that you and your business are active players in the entrepreneurial community and positioning your business as pro-active and avant-garde.

7. The best way of **making yourself known** is by offering the Chamber your support in lobbying the measures that benefit the private sector as a whole.

Founded in 1913, the Puerto Rico Chamber of Commerce is a private organization which represents all business sectors. The Chamber groups professionals and entrepreneurs who promote the development of all economic sectors in Puerto Rico, based on private initiative and free enterprise.



As part of its objectives, the Puerto Rico Chamber of Commerce is pledged to defend the free enterprise system based on the premise that the Government must be a stimulating agent in promoting business.

In carrying out its regulatory function the Government must become a facilitator, so that the private sector can efficiently carry out its functions of producing and distributing goods and services. This will promote the generation of jobs and achieve the quality of life that our community requires in order to advance the progress of everyone in Puerto Rico.

In addition to its membership of more than 1,400 members, the Puerto Rico Chamber of Commerce groups more than 40 allied entrepreneurial and professional associations of all sectors in Puerto Rico. They make up what is known as the Council of Affiliated Associations. Thus, the Puerto Rico Chamber of Commerce is an institution that represents the Island's business sector.

The Chamber of Commerce's work is carried out by the Board of Directors, which is made up of professional entrepreneurs and representatives of the Affiliated Associations, who encompass all fields of economic activity. The members of the Puerto Rico Chamber of Commerce respond to the general standards and plans drawn up by the General Assembly of Members, the Board of Directors and the President of the Institution.

The daily work of the Institution is carried out by its Working Committees. As part of their mission, they are in charge of studying the situations and problems that directly or indirectly affect the development of the private enterprise, and they, in turn, offer solutions to or alternatives for meeting the needs of the affected sectors. Every Committee corresponds to a field of economic activity or an area of interest to the membership such as: legislation, commerce, industry, services, infrastructure, social development, science and technology, and institutional development.

Our Services



All members benefit from the services and activities of the Puerto Rico Chamber of Commerce. The following is a list of the main services:

CREDICámara

- VISA credit card
- Financed by the Puerto Rico Economic Development Bank (PREDB)
- Fixed rate of 9%
- Maximum credit amount: \$25,000
- Alliance with the PREDB for financing up to \$5,000,000 in loans (certain restrictions apply)

PUBLICATIONS

- Government's Guide (subscription every four years)
- Cámara en Acción (bimonthly)
- Comercio & Producción (bimonthly)
- Annual Membership Directory
- The Business Register (Puerto Rico Entrepreneurial/Industrial Directory)
- Annual Report
- Holiday Calendar
- Web Page: www.camarapr.org
- "Tu Cámara Informa" (weekly electronic newsletter)
- "Presidente Informa"

NETWORKING

Members will have access to the most important and varied commercial relationships networks in Puerto Rico.

MAILING LIST

Members may purchase a "membership mailing list" in order to send their products and services promotions, by means of written request to our administration.

WORKING COMMITTEES

The daily work of the Puerto Rico Chamber of Commerce is carried out through its Working Committees. As part of their task, they are in charge of studying situations and problems that directly or indirectly affect the development of private enterprises and in turn, offer solutions or alternatives for meeting the needs of the different sectors.

SURVEYS

Our Institution prepares and promotes periodic surveys on topics of special interest to entrepreneurs.

COUNSELING AND LIMITED ADVICE

(free of charge for members)

- Commerce Promotion
- CET Pymes (Express Permit Center)
- Fire Department
- ARPE (State Rules and Permits Administration)
- Health
- Marketing
- Public Relations
- Business Plan Preparation
- Legal Affairs related to Human Resources Administration and Local Laws

USE OF MEETING/ACTIVITY ROOM

Members may rent this room for business meetings or commercial activities. (100 people maximum seated as in a theatre.) We have a terrace with an exhilarating view of San Juan Bay, available for rent with a 100 person capacity.

IMPORT & EXPORT PROMOTION

- Participation in commercial missions to foreign markets.
- Certificates of Origin for shipping by exporters.
- Price lists certification.
- Integration with Chambers of Commerce in the United States, Latin America and other countries.
- Promotion of local and international manufacturing.
- Hosting of international commercial missions.

COMMERCIAL REFERRALS

As a member of the Puerto Rico Chamber of Commerce you become a potential provider or supplier of your products or services when other members call our offices to request lists of merchants associated with our organization. You will have the opportunity to be referred several times a year, given that we receive calls and requests from companies outside of and within Puerto Rico that are interested in obtaining information about our business and professional members.



Opportunities for Promotion and Marketing



Sponsorship of Activities

The Puerto Rico Chamber of Commerce offers you the opportunity to promote your company's image by becoming a sponsor of our activities. Our sponsorship proposals are reasonable and flexible.



ADVERTISE IN "CÁMARA EN ACCIÓN"

The Puerto Rico Chamber of Commerce offers the opportunity to promote your business to our members, other private organizations and government agencies in a digital publication of excellent quality and presentation that reaches, bimonthly, over 3,000 members and entrepreneurs.

*Size and costs of ads

Full page	8 x 10.5	\$1,150
Half page	4 x 10.5	\$570
1/4 page	4 x 5	\$290
Banner	8 x 2	\$140

* Size is measured by inches, horizontal x vertical



MEMBERSHIP PRODUCTS & SERVICES PROMOTIONS

Members have the opportunity to promote their products or services throughout our database for a reasonable price. Members may also benefit by ordering their flyer reproduction and graphic design from us (at an additional cost).



E-MARKETING/E-COMMERCE

When you carry out your promotion by E-Marketing, all PRCC members receive it, which implies direct, efficient access to more than 2,000 e-mail addresses of companies and professionals in different commercial sectors. Our membership is one of the most powerful (in terms of purchasing power and decision-making) groups on the island.

Requirements:

- Membership must be up to date, since this is an exclusive service for members.
- A letter to the Sales and Marketing Director of the Chamber indicating your desire to send promotional material regarding your product or service.
- Provide a sample of the promotion.
- Designated personnel will call you if your promotion has been approved for transmittal. You will also be informed about the required format and resolution for sending the promotion.
- Basic fee for this service is \$325.00 per dispatch.



Business Center (Annual Convention)

The Puerto Rico Chamber of Commerce offers its members the opportunity to present their business proposals to a group of executives and officials from different companies. The Business Center is one of the most important activity of our Annual Convention, where a variety of benefits and services are offered. Among these are:

- Business Center services free of charge for our members.
- A maximum of five (5) business appointments with possible buyers.
- Match making of sales and purchases.
- Seminars and workshops for preparing effective business proposals.
- Orientation with participating government agencies.
- Networking and marketing during the closing activity.

Members-Suppliers Accreditation Program

In search of a better way to expand its services to better satisfy member needs, the Puerto Rico Chamber of Commerce has created the Members-Suppliers Accreditation Program.



What is the members-suppliers Accreditation program?

This Program emerges from our members' need to obtain products or services from reliable suppliers. Also, the suppliers must be able to insure excellence and quality of service to their clients. The most needed areas of services identified by our members were: accounting services and systems, human resources and payroll processing.

Human Resources Administration

It includes: Development and administration of an employees manual. This manual must include policies and procedures of disciplinary handling. This manual must be individually discussed by the service supplier and the employer with each employee. It must establish and also maintain an absenteeism registry, a system to administer employees benefits including vacations, sick days, workman's compensation and training. It should also include a section on performance evaluation. It is required that the supplier offer consultation services on labor subjects, with limitless access of personnel to verify the fulfillment of federal and local laws.

Accounting

It includes: Establishment and revision of transactions registry, maintenance of major general, quarterly and annual income taxes, monthly financial statements and development of an accounting procedures manual.

Programming

Programming services will be offered as hosting in the client's server. The purpose is that the tasks can be performed automatically.

Payroll Processing

It includes: Establishment of a system to administer and compile hours worked data (work reporting system). Payroll processing and print employee paychecks. Preparation and eradication of periodic deposits (e.g. social, contributions, income tax, cooperative, etc). Preparation and eradication of quarterly and annual income tax. Preparation of accumulated benefits, vacation and sick day reports.

Benefits of Contracting the Services of an Accredited Member-Supplier:

- ✓ Special discount price for members.
- ✓ A variety of suppliers from which you can choose the one with the best offer that better suits your needs.
- ✓ Quality of service.
- ✓ Service flexibility and adaptability according to the clients special requirements.
- ✓ Exclusivity and competitiveness.

We are certain that this new service will fulfill your company's needs. A member-supplier accredited by the Puerto Rico Chamber of Commerce assures that he will offer excellent service to all members and clients.

We want to hear from you. For more information about this service, please call: 787-721-6060. For a list of our member-suppliers: www.camarapr.org

The Member-Supplier Accreditation Program is now open to all interested members. The requirements to apply are posted on our web site: <http://www.camarapr.org/Acreditacion.html>. Be part of this select group of companies looking to develop their businesses through programs that encourage economy, social responsibility and business relations appropriate for the optimum growth of your business. Take advantage of this great benefit and increase your business opportunities.

What is the Conflict Resolution Center (CRC) of the Puerto Rico Chamber of Commerce?

The use of the mediation and arbitration are effective forms to alleviate the tight calendar of the courts in our country. The fast pace of today's business world deems it necessary to create expeditious formulas to solve conflicts that are generated in the relations of commercial interchange. For these reasons, in many jurisdictions businessmen have found in mediation and arbitration the most effective and efficient mechanisms to solve their conflicts. Hence, the Puerto Rico Chamber of Commerce has implemented mechanisms of mediation and arbitration through a forum (CRC), to help decide in a flexible, economic and fast way the commercial conflicts of its partners, including the ones from the general public before mediators or impartial referees.





What is mediation?

Mediation is the process in which people can resolve their controversies. Through dialog and with the aid of an impartial mediator, each of the parties in a dispute have the opportunity to present and or display their opinion on the conflict and to participate voluntarily to obtain a mutually satisfactory agreement.

What is arbitration?

Arbitration provides an equal opportunity to the parties involved to present and or display their positions, theories and evidence in a adjudicative procedure which is faster and more reliable than a judicial one. This procedure concludes with the emission of an award in which it resolves the totality of the controversies and issues presented to the referee. The parties have the option to decide whether or not to undergo this procedure which is undisputable.

Some Advantages of Mediation and Arbitration:

-  **FAST:** Allows solutions in less time due to the speed of its process and development.
-  **IMPARTIALITY:** Both parties are guaranteed to be treated with impartiality by the excellent referees and mediators recruited by the Puerto Rico Chamber of Commerce, hence the ruling will be just. The parties involved may decide from a registry of mediators and referees to a neutral third option.
-  **LOW-COST:** Mediation and arbitrage are relatively less expensive than a judicial process.
-  **PRIVACY:** Maintains strict confidentiality of the conflict, avoiding to make it public which benefits both parties.

Eligible cases for mediation and arbitration

Debt collection

Renting of personal and non personal property.

Insurance contracts.

Transportation contracts


Distribution contracts

Damages of commercial nature

Other controversies of commercial nature

Controversy Resolution Center (CRC)

Telephone: 787-721-6082 | Fax: 787-723-1891

 E-mail: crc@camarapr.net



The Institute of Corporate Competitiveness is the Chamber's division responsible for planning and implementing formative activities for the development of members and their businesses. It has been developed by the Chamber for the purpose of centralizing these functions so that its members have access to training resources that respond to their needs. To meet this goal we have networks of researchers, professionals and professors who serve as educational resources.

Private Enterprise Workshop Forum with the Government

The entrepreneurial sector has the opportunity to exchange ideas related to economic development and general welfare of the Island with government officers, and government agencies' directors of the Puerto Rico Commonwealth.

Institutional Activities

(providing exposure to our members)

- Initiation of New Members
- Know your candidates for the Board of Directors Luncheon
- Cultural Activities
- Business After 6 • Members Luncheons
- Federal Funding Workshop
- Golf Tournament

Educational Curriculum

Workshops and conferences covering current topics in the following areas:

- Health • Energy • Economic Perspectives
- Publicity • Labor • Administration
- Technology • Environment

Annual Convention

Event where members and potential candidates for leadership position within the chamber meet in order to network and participate in an array of social and educational events.

- Members Assembly
- Business Center
- Exhibitions of products and services
- Guest speakers
- Awards to selected members for their outstanding business and social performance

Free Activities and Educational Seminars for Members

These activities respond to the efforts of our institution to provide member services that increase the membership quality. Year after year we strive to find alternatives that offer added value to the membership.

- Business After Six: Networking development activities.
- Institute of Corporate Competitiveness: workshops related to the business world and effective management of the internal and external company environment
- Convention Seminars and Forums
- Domino and billiard recreational tournaments

Institutional Development

Our different departments are responsible for developing programs and activities directed towards strengthening the relationship with and between Chamber members. Our primary goal is to offer excellent service to our members and maintain a direct and effective communication flow. We work arduously when it comes to fundamental tasks such as: maintaining good relationships with government agencies, legislative bodies and other associations and institutions in an attempt to establish strategic alliances when needed.

We constantly have the responsibility of structuring personalized benefits and services for Chamber members. Our personnel meet the needs of members with sensitivity, diligence and promptness, because they are the foundation of our economy. Our diverse services go from the most basic, such as the orientation on permits and licenses needed to establish a business, to the most complex, such as promoting the participation and interaction of our members in Commercial Missions. This way, entrepreneurial ties at the local and international levels are strengthened.



servicios@camarapr.net



787-721-6060, Ext. 2200

Lobbying and Legislative Action

Lobbying

The Puerto Rico Chamber of Commerce is the premiere private sector organization in Puerto Rico that has the most presence in the Puerto Rico Legislative Assembly and the United States Congress, given that it represents all business sectors in the island. Its leadership in the entrepreneurial community is upheld by the value to its members of the lobbying activities as a basic service for protecting and defending the interests of all sectors, not only in Puerto Rico but in the U.S. Congress as well. It is also the private sector organization most consulted by legislative committees with regard to measures submitted for their consideration.

As a general standard the Puerto Rico Chamber of Commerce assumes its position regarding a legislative bill after evaluating its impact on the economy and commerce, without overlooking the social and cultural impact on the Puerto Rican community. This is done while maintaining itself apart from partisan-politics. Our achievements demonstrate that the Puerto Rico Cham-

ber of Commerce has been highly effective in identifying legislation that would be damaging to the entrepreneurial community prior to becoming law, by means of careful evaluation, submission of analyses to the legislative bodies and, finally, lobbying against approval. In addition, by means of the Working Committees the Puerto Rico Chamber of Commerce offers its members the opportunity to express their ideas on legislative measures that are needed to promote the socioeconomic welfare of our country.

The dissemination of information to the membership regarding the progress of legislation pending consideration by the legislative bodies is made possible by means of our institutional publication, "Cámara en Acción" ("Chamber in Action"). You may have access to them in our web site: www.camarapr.org/ponencias.



For more information please call the Technical and Legislative Services Department 787-721-6060, Ext. 2202 or access our website: www.camarapr.org



Legislative Action

- Negotiate legislation favorable to business.
- Stop legislation not favorable to business.
- Prepare and present testimony before legislative committees.
- Appear at legislative and government agency public hearings in order to set forth the Chamber's position.
- Report on legislation in progress.
- Report new laws that impact the business sector.

Web Page

We are debuting a redesigned website which, besides being informative and a promotional tool, it is your best business ally.

This page was designed in-house by our graphic designer, Jean-Marie Sanchez, with the technical support from Technet PR. Our new website is very practical and easy to navigate.

Advertise your business in our web page

Call 787-721-6060, Ext 2225 to promote your business or service on our site. You can place your banner or logo to allow access to your own website.





FULCRO INSURANCE

The Health Plan for Chamber of Commerce Partners



As a partner of the Chamber of Commerce of Puerto Rico (CCPR) you will have access to different health coverage services that provide medical, hospital, dental, pharmacy and life insurance coverage.

Coverage for Businesses

There are two options provided exclusively for business. The options include: individual, couple and family coverage. You can offer health plan alternatives to suit your employees needs.

Individual Coverage

As an individual you may also benefit from a health plan coverage. You can choose between individual, couple or family coverage. The enrollment period starts now until the end of July 2010. If you apply latter than the enrollment

period, some conditions to qualify may apply.

Registration Documents and Basic Requirements

Current CCPR Partners :

1. Have partners dues up to date
2. Request a letter of certification from CCPR indicating partner status to be set to Fulcro Insurance Brokers who will process the health plan admission

New CCPR Partners:

1. Complete an entry form with member fees included
2. Wait for approval from the CCPR Registration Committee and Board of Directors
3. Request a letter of certification from CCPR indicating partner status to be set to Fulcro Insurance Brokers who will process the health plan admission

Frequently Asked Questions:

What are the requirements to subscribe by company?

1. There is minimum percent of eligible employee participation:

Total Contracts	% Required Participation
2-9	100%
10-25	90%
26-51	75%

2. A copy of the payroll list or the IRS 941-PR Form (used for the trimester IRS report).

What should I do if, as an individual, I did not complete the enrollment process within the enrollment period?

If you want to be transferred from other individual health coverage or any health coverage sponsored by other associations, colleges, or group plans you can be transferred during:

1. the CCPR renewal period
2. the renewal period of your current health plan coverage

Where should I call if I need more information?

You can call:

Fulcro Insurance Brokers

Carlos Rivera or Damaris Torres
T. 787.725.5880

CCPR - Partner Service Unit

T. 787.721.6060

Important:

Don't forget to send your admission documents at least ten days before the effective date.



Rates effective from 1 July 2010 to June 30, 2011

For more information: Carlos Rivera, Senior Account Executive, Fulcro Insurance
Telephone: (787) 725-5880 | Fax: (787) 721-0959 | E-mail:fulcro@fulcroinsurance.com

Benefit Triple S, Inc.	Individual Contract (Group)	Integral Health Business A (2 - 50 employees)	Integral Health Business B (2 - 50 employees)
Individual	\$275.75	\$224.30	\$179.15
Couple	\$550.25	\$447.35	\$357.05
Family	\$662.35	\$553.45	\$445.15

Co-Pays and Deductibles			
BASIC COVERAGE			Initial Deductible \$100 per insured person
Ambulatory Visit (generalist, specialist, sub-specialist)	<ul style="list-style-type: none"> \$10 Generalist \$15 Specialist \$18 Sub-Specialist 	<ul style="list-style-type: none"> \$10 Generalist \$15 Specialist \$18 Sub-Specialist 	<ul style="list-style-type: none"> \$0 Generalists, Family Doctors e Internists for services within <i>Integrated Care Centers</i> \$15 Generalists, Family Doctors, Internists, Gynecologist and Pediatrician for services out of network \$18 Specialists \$20 Sub-Specialists
Emergency Room	\$75 / Pre-certified by Teleconsulta: \$25	\$75 / Pre-certified by Teleconsulta: \$25	\$75 / Pre-certified by Teleconsulta: \$50
Laboratories and X-Rays	40%	40%	30%
Physical and Respiratory Therapy, Chiropractic Adjustments	\$10 - Treatment	\$10 - Treatment	\$7 - Treatment and Vaccines
Ambulatory Surgery	\$75	\$75	\$75
Diagnostic Test <ul style="list-style-type: none"> 1 per anatomical region CT subject to pre-authorization Ex. CT, MRI, Pet Scan and Pet	40%	40%	<ul style="list-style-type: none"> 40% Sonogram, Nuclear Medicine and Other Diagnostic Tests 30% MRI, MRA & CT within Preferred Imaging Centers 40% in Participating Centers 50% PET Scan y SPECT (in exclusive centers) 10% during Hospitalization for some studies
Hospital	\$50 Partial / \$200 Regular	\$50 Partial / \$200 Regular	<ul style="list-style-type: none"> General Basic Hospitals \$50 General Hospitals \$250 Other Participant Hospitals \$500 / Partial \$75

PHARMACY	Bioequivalent Medication is First Option in All Alternatives		
	Step Therapy \$100 Initial Deductible Maximum of \$5,000 per person	Step Therapy Maximum of \$5,000 per person	Step Therapy \$50 Initial Deductible per person Maximum of \$2,000 per person \$200 Specialized Medication
ACUTE <ul style="list-style-type: none"> Brand or Bioequivalent 15 Day Supply 	25%	25%	\$5.00 Bioequivalent 20% Brand and New Medication
MAINTENANCE <ul style="list-style-type: none"> Brand or Bioequivalent 	50%	50%	\$5.00 Bioequivalent 20% Brand and New Medication
	90 Days Supply (Applies Only to Maintenance Medication)		
	40% Brand and Bioequivalent	40% Brand and Bioequivalent	\$10 Bioequivalente 15% Brand and New Medication

DENTAL			
Basic and Preventive Services	0%	0%	0%
Compose Resins and Oral Surgery	30%	30%	30%
Space Keepers	20%	20%	20%

MAJOR MEDICAL			
	20%, Maximum \$1,000,000 p/p	20%, Maximum \$1,000,000 p/p	20%, Maximum \$500,000 p/p
Organ Transplant	Included in <i>Major Medical</i> Maximum \$1,000,000	Included in <i>Major Medical</i> Maximum \$1,000,000	Included in <i>Major Medical</i> Maximum \$500,000
LIFE INSURANCE			
	\$5,000 Accidental Death and Dismemberment	\$5,000 Accidental Death and Dismemberment	\$5,000 Accidental Death and Dismemberment

Note: This is not a benefit contract. In case of discrepancies between this document and the contract , the information in the contract will prevail.

The Puerto Rico Chamber of Commerce also enables its members to obtain a wide selection of insurance products for safeguarding the assets of their businesses and effectively securing possible risks. This service is coordinated through Bonnet Insurance Brokerage Corporation, an insurance brokerage firm that was established forty-five years ago, and is licensed by the Office of the Insurance Commissioner of Puerto Rico to sell all types of insurance and bonds. The corporation is also authorized to sell Excess Line Insurance which permits access to all the world insurance markets when there is no market in Puerto Rico for a particular risk. As the official broker of the Puerto Rico Chamber of Commerce, the corporation offers bona fide members of the Chamber free consulting service.

Bonnet Insurance Brokerage Corporation is also a ONE STOP SHOP, where you may obtain all kinds of insurances alternatives that your organization may need, as well as personal and commercial insurance.

For more information:



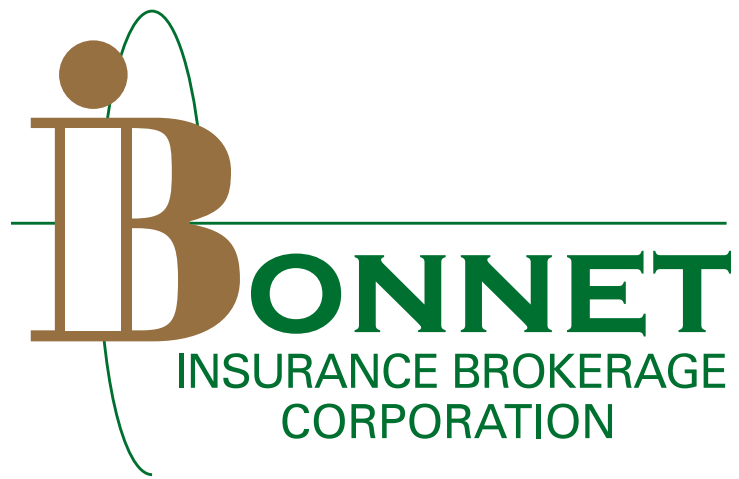
787-723-1950



www.bonnetinsurance.com
vazqueze@microjuris.com

Office located at:

Banco Popular de Puerto Rico Building,
206 Tetuán Street, 9th. Floor, Old San Juan PR 00901



Bonnet Insurance Brokerage Corporation provides protection against catastrophes; thinking ahead of your future in a responsible way.

Bonnet Insurance Brokerage Corporation offers insurance alternatives that guarantee enterprise protection, such as:

- Property and Casualty Insurance
- Auto Insurance
- General Liability
- Personal and Commercial Umbrella
- Builder's Risks
- Shore and Off-Shore Condominiums
- Errors and Omissions Policy
- Environmental Pollution
- Professional Malpractice
- Directors and Officers, Professional Liability
- Internet Liability
- Employment Practices Liability
- Entertainment Risk Liability
- Bonds of all types
- Travel Accident/ADD
- Disability and Catastrophic Illnesses, among others
- Long Term Care, annuities, life



Working Committees





The Puerto Rico Chamber of Commerce carries out its daily work consulting problems and situations that directly or indirectly affect the private sector of the economy with the Working Committees. The function of the working committees in this effort is of vital importance, so that not only the Executive Committee but also the Board of Directors and the President can receive counsel and advice from the various business sectors. This allows the organization to submit necessary proposals to the corresponding authorities.

All members of the Puerto Rico Chamber of Commerce and their designated representatives are eligible to form part of the Working Committee of their choice. The President of the Puerto Rico Chamber of Commerce will designate the chairpersons of every Committee, who will occupy their position for one year, and will inform them of matters that will constitute the work agenda and priorities for the fiscal year.

Chair persons will concentrate their efforts on these priorities and will recruit volunteer resources in order to facilitate the culmination of their agenda during the fiscal year. If culmination is not possible in that time period, they will submit pertinent recommendations at the end of their terms in order to allow proper continuity of such efforts in subsequent fiscal years.

Chairpersons of the Working Committees may submit additional recommendations at any time during the year in order to add to the work plan, provided they are accompanied with adequate justification defining the problem or matter that the chair deems worthy of consideration, the solutions to be offered and the benefit to be produced.







Included herein is a short list of some of the guidelines for the Working Committees:

-  Working Committees will act as advisory bodies to the President of the Puerto Rico Chamber of Commerce and the Board of Directors.
-  Working Committees will have the right to use the physical facilities of the Puerto Rico Chamber of Commerce free of charge in order to carry out their official meetings provided they are requested ahead of time.
-  Scheduling of the Working Committees will be carried out through the Puerto Rico Chamber of Commerce.
-  Membership in the Working Committees is renewed annually.

Membership Application, Payment Method Form, Federal Communications Commission and Work Committees



In the following pages, you will find the Membership, Payment Method Form, Federal Communications Commission and the Work Committees applications to be filled in order to become a member. Keep in mind the following:

-  Fill out all applications in legible handwriting and send them to the PRCC by fax: 787-723-1891 or by E-mail: oteroj@camarapr.net or personally with the correct annual fee.
-  Our Development Manager or Independent Authorized Representative will determine the amount of your annual fee. This fee is determined by your business volume (products and or services), number of employees, date of establishment, future projections, patents, income tax form, among other requirements.
-  A maximum of 5 representatives from your company will have the right to vote.
-  Every membership application will be evaluated by our Membership Committee and will be submitted for approval by the Board of Directors which meets monthly. You will be notified by mail once your membership has been approved.
-  Your membership with the Working Committees will be renewed every year.
-  The Working Committee's Form is optional and voluntary.

Membership Application

Please, fill out this form and send it by fax 787-723-1891 to the Puerto Rico Chamber of Commerce with the FCC Form and Payment Method Form. The Working Committee form is optional.

Company Name: _____

Membership Category: Company ☐ Corporation ☐ Partnership ☐ Individual Business ☐
Non-Profit Organization ☐ Association ☐

Type of products or services: _____

Date of Establishment Day: Month: Year Number of Employees: _____

Physical Address : _____

_____ Zip Code : _____

Postal Address : _____ Zip Code : _____

Telephone(s) : _____ Fax : _____

URL (Web address) : _____ E-mail (general): _____

NAICS code: _____ Business Volume: _____

(See NAICS Sector Code sheet on reverse)

Director Authorized Company Representatives:

Main Representative : _____ Date of Birth
Day Month Year

Sex
F ☐ M ☐

Job title: _____ E-mail: _____

Name Job Title E-mail: Sex

2. _____ F ☐ M ☐

3. _____ F ☐ M ☐

4. Marketing & Public Relations Director F ☐ M ☐

5. Human Resources Director F ☐ M ☐

In which areas of your business can the Puerto Rico Chamber of Commerce help you to improve?

Recommened by: _____

Upon admittance as a member, we will abide by the Regulations, By-Laws and the Code of Ethics of the Puerto Rico Chamber of Commerce. We are aware that our membership fee will be regularly reviewed and adjusted based on our new annual business volume schedule, if necessary.

Date: _____ Signature: _____

Payment Method Form

Make checks or money orders payable to: **Cámara de Comercio de Puerto Rico**

Name: _____
(As appears on Membership Application)

Date : _____

☐ Check or Money Order #_____ for the amount of _____
to: Puerto Rico Chamber of Commerce

☐ Charge to ☐ MASTER CARD ☐ VISA ☐ AMEX ☐ DISCOVER

Account #

(month/year)

Expiration Date CVV/ID Security/ AMEX 4 digits / V-MC-Disc. 3 digits in the back of the card

Name as appear on the credit card

Authorized signature (I will pay the total amount charged)

NAICS Sectors (Code and Business Sectors)

Business Sector	Code	Business Sector	Code	Business Sector	Code
Agriculture, Forestry, Fishing and Hunting	11	Plastics and Rubber Products Manufacturing	326	Information	51
Mining	21	Nonmetallic Mineral Product Manufacturing	327	Finance and Insurance	52
Utilities	22	Primary Metal Manufacturing	331	Real Estate, Rental and Leasing	53
Construction	23	Fabricated Metal Product Manufacturing	332	Professional, Scientific, and Technical Services	54
Manufacturing	31-33	Machinery Manufacturing	333	Management of Companies and Enterprises	55
Food Manufacturing	311	Computer and Electronic Products Manufacturing	334	Administrative, Support, Waste Management and Remediation Services	56
Beverage and Tobacco Product Manufacturing	312	Electrical Equipment, Appliance and Component Manufacturing	335	Educational Services	61
Textile Mills	313	Transportation Equipment Manufacturing	336	Health Care and Social Assistance	62
Textile Product Mills	314	Furniture and Related Product Manufacturing	337	Arts, Entertainment, and Recreation	71
Apparel Manufacturing	315	Miscellaneous Manufacturing	339	Accommodation and Food Services	72
Leather and Allied Product Manufacturing	316	Wholesale Trade	42	Other Services (except PublicAdministration)	81
Wood Product Manufacturing	321	Retail Trade	44-45	Public Administration	92
Paper Manufacturing	322	Transportation and Warehousing	48-49		
Printing and Related Support Activities	323				
Petroleum and Coal Products Manufacturing	324				

For exclusive us of the PRCC

•Membership Committee
☐ Approved ☐ Not approved Date: _____ Payment Date: _____

•Board of Directors
☐ Recommended ☐ Not recommended Date: _____ Data Entry Date: _____

Member's number: _____

Federal Communications Commission

The Federal Communications Commission (FCC) has created the National Do Not Call Registration, which will soon prohibit people or entities, including Chambers of Commerce and Associations, from sending you any communications by fax that contain promotional materials, without previously having received written consent from you. This prohibition applies even if the parties have a business relationship, such as exists between the Puerto Rico Chamber of Commerce (PRCC) and its members. Our fax mailings have been affected due to this new regulation of the FCC. The definition of Promotions Not Requested is quite wide. It includes: any types of commercial promotions, quality, property, goods, and services. The FCC indicates that this definition includes conference reminders, seminars, membership renewals and new product announcements, among other things. As you know, the Puerto Rico Chamber of Commerce uses fax and email to keep you informed of announcements that are of interest to you and/or may affect your membership. Our Puerto Rico Chamber of Commerce will not be able to send you any faxes or emails that could contain promotions unless you provide us with a written consent, granting us permission to send you the aforementioned information.

Please, select one of the followings:

I want to receive communications from PRCC:

☐ by fax

☐ by E-mail¹

I don't want to receive communications from PRCC:

☐ by fax

☐ by E-mail

Company's Name: _____

Authorized Fax Number: _____

Authorized E-mail addresses (same as in the Membership Application) :

General: _____

Main Representative: _____

Representative #2: _____

Representative #3: _____

Marketing & Public Relations Director: _____

Human Resources Director: _____

Name: _____

Job Title: _____

Signature: _____ Date: _____

Member's Number: _____

*Important: FCC regulations require your signature. We will appreciate your support in complying with this Federal regulation. Please fill out this form and send it to the Puerto Rico Chamber of Commerce with the completed membership application and payment method form. The committee work form is optional.

1-The vast majority of communications are sent to our partners via email so we suggest you check this option. Our commitment is to avoid sending paper communications and thereby contributing to the "green movement". We suggest you open an email account free of charge obtained through the Internet, since we send communications to our members on a daily basis.

Working Committees

2010-2011

Please fill out this form and place a check mark next to the code of the committee of your preference.

You may select up to a maximum of three (3) committees.

Your Working Committee Membership is renewed yearly, hence you must fill out an application every year.

Send by fax: 787-723-1891,
to Mrs. Nancy Robles, or by mail: Puerto Rico Chamber of Commerce
PO BOX 9024033 SAN JUAN, PR 00902-4033 Name

Unit 1: Promotion of Sustainability

- ☐ Environmental Affairs
- ☐ Water and Energy Affairs
- ☐ Green Funds
- ☐ Urban Planning, Transportation and citizen mobility

Unit 2: Legislative Affairs

- ☐ Federal Affairs and Lobbying
- ☐ Regionalization and re-engineering
- ☐ Communications
- ☐ Contributions Affairs
- ☐ Human Resources and Labor Affairs
- ☐ Banking and Finance
- ☐ Cooperatives and Credit Unions
- ☐ Arbitrage
- ☐ Public-Private Alliances

Unit 3: Entrepreneurship, Commerce and Small and Medium Business

- ☐ Real Estate and Permisology
- ☐ Transportation and Logistics
- ☐ Retail
- ☐ Agriculture
- ☐ Young Entrepreneurs*
- ☐ University Chapters
- ☐ Professional and Businesswomen's Network
- ☐ Telecommunications & Technology Affairs
- ☐ Wholesale Trade, Distributors, Importers and
- ☐ Foreign Trade
- ☐ Small & Medium Business

Unit 4: Wellness

- ☐ Health Affairs
- ☐ Education
- ☐ Quality of Life Affairs and Social Development
- ☐ Recreation and Sports

(Important: * To be eligible for this committee must be 39 or younger.)

Please fill out the following information:

Name : _____

Job Title : _____

Company : _____

Postal Address : _____ Zip Code: _____

Telephone : _____ Fax : _____

E-mail* : _____

(required in order to send meetings announcements)

For more information about our committees and their activities, please call:
Mrs. Nancy Robles, 787-721-6060/6082, Ext. 2209



Our Administration

Office of the Chairman of the Board and the Executive Vice President

Chairman of the Board	2229
Executive Vice President	2219
Executive Assistant	2210
Communications Administrative Assistant	2215
Legal Advisor	2206

Technical and Legislative Services Department

Legal and Legislative Affairs Director	2208
Administrative Assistant	2202

Conflict Resolution Center (CRC)

Legal Advisor	787-721-6082
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Marketing, Public Relations and Institutional Development Department

Sales and Marketing Director	2225
Sales Representative	2241
Development Manager	2216
Graphic Designer	2234
Members Services Officer	2200
Administrative Assistant	2209
Receptionist	00

Accounting Department

Finance and Accounting Director	2204
Accounting Coordinator	2205
Accounting Assistant	2223
Accountant	2224
Administrative Assistant	2209

General Services and Purchasing Department

Institutional Events Director	2203
General Services Assistant	2232
Maintenance	0

Communications Department

Administrative Assistant	2215
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Our Mission

To strengthen the development of our members by providing knowledge, multi-sector representation and protecting the values and foundations of free enterprise. Foster the sustainable economy development of Puerto Rico and a better quality of life.

Our Vision

To create sustainable socioeconomic conditions that energized Puerto Rico's competitiveness, promoting innovation and the entrepreneurial spirit.

Our Values

*We believe in...
Free Enterprise,
Competitiveness,
Economic Development,
Multi-sector Dialog,
Development of Our Human Resources,
Team work,
Knowledge,
Integrity,
Excellence,
Planning,
Innovation,
Communication and the Need to Adopt Changes.*



IMPORTANT NOTE: REMEMBER TO USE ARBITRATION CLAUSES IN COMMERCIAL CONTRACTS ITS THROUGH THE CHAMBER OF COMMERCE OF PUERTO RICO. ENJOY YOUR BENEFIT.