

# VOICE AND ACTION of the Private Enterprise

**Lobbying**

Seminars

**Networking**



Health  
Plan

**Counseling**

Work  
Committees

UNITED STATES CHAMBER OF COMMERCE  
**ACCREDITED  
STATE CHAMBER**

# 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 economic development of Puerto Rico's 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.**

# Message from the Chairman of the Board



Dear New Members:

Greetings and Welcome to the Puerto Rico Chamber of Commerce!

It is a great honor and privilege to assume the leadership of this great century old institution, and to count with your trust and support to defend and promote the principles and goals of our Puerto Rico Chamber of Commerce.

We all share a common vision: Build a vibrant and prosperous future for Puerto Rico. We are recognized by many qualities; our joy, passion and sense of community are evident wherever we reside. And these qualities, along with our creativity and efforts, strengthen us as people to create the future we want.

It is time to say Enough! to all negative thoughts and actions that prevent us from growing and moving towards a common country vision, focused on the socio-economic development and welfare of our beautiful Island. Puerto Rico requires that all sectors work together.

I am passionate about sports and I remain active in competitive tennis. Like any good athlete, I like to win and I enjoy the thrill of victory with my teammates. Puerto Rico finds itself in one of the most critical moments in its history from an economic and social standpoint; which is why a strong sense of fellowship among all of us is required, no matter where we are, because we are all part of the same team. We are not the private sector against the public sector, or institutions with separate interests. Our opponents in this imaginary game is not us, but rather the regional and global economies with whom we compete. In this game, the winner is the country or jurisdiction that attracts the most on investment and opens export markets, and builds a thriving and robust sustainable local economy that creates wealth, well-paying jobs, and quality of life for its citizens.

Our Team is Puerto Rico and the Puerto Rico Chamber of Commerce is the most valuable player who is ready to contribute with its experience and entrepreneurial talent to achieve success.

The crisis we are now facing is very similar to the one suffered by New York City in 1975. Many conditions coincide. New York City overcame the crisis because all sectors joined forces and together they decided to reduce the size of its government, reorganize its debt, privatize inefficient agencies and reduce regulation. Finally, they embraced free enterprise as their future route.

In Puerto Rico, we are in the midst of a similar transformation. The circumstances are forcing our government leaders to make the tough decisions that for decades have been ignored or evaded. The crucial moment has arrived.

In this process, the role of the Puerto Rico Chamber of Commerce is to defend and promote free enterprise and act as the link to promote the development of our economy. We will do it in collaboration with other institutions; this is not the time for limelight, but for results! All nonprofit organizations, labor unions, trade associations and the public sector will benefit from a thriving and robust sustainable local economy. It is time to collaborate, work together as a team and compete in the global economy.

For many years, Puerto Rico has focused on solving the fiscal problem by increasing taxes and burdening the private sector, but has forgotten to stimulate the economy of the Island. We must grow the private sector; which is why the Puerto Rico Chamber of Commerce will focus on contributing ideas and promoting legislation that stimulates our economy, because the revenues that the government needs will increase through greater economic activity. A private sector with less tax burden, less regulation, flexible labor laws and competitive energy cost, will make Puerto Rico a true Caribbean Singapore from the economic point of view.

I invite you to be an active member of the Puerto Rico Team. For this reason, I share with you an overview of our 2015-2016 Work Plan and focus areas based on our Institutional Strategic Plan:

**1) ENCOURAGING BUSINESS DEVELOPMENT** – Growing the private sector by promoting entrepreneurship and innovation. We will provide the required tools to our entrepreneurs and business professionals through entrepreneurship education. In active collaboration with other training centers, we will establish a series of bimonthly courses for the establishment, good management and growth of your business. We will also initiate a business plan competition, incorporating investors and funding sources to help stimulate the creation and growth of new businesses in the Island. We will develop a Business Development Manual, detailing the steps to follow to establish and grow your business. We will also support regional clusters of various industrial sectors.

**2) PROMOTING COMPETITIVENESS** – of our entrepreneurial class. Internal competitiveness is covered under the previous approach, while competitiveness by external factors will be achieved through concerted government action. We will promote the reduction of costs of doing business in Puerto Rico, by being proactive in submitting the required legislations. We are totally available to work closely with the public sector and act as an advisor on issues aimed at improving the conditions of our business ecosystem. We will also closely monitor costs and demand that costs of doing business in Puerto Rico are reduced.

**3) STRENGTHENING OUR MEMBERS** - We will work tirelessly to strengthen our members and Institution. We will continue the work that was initiated by our Past President and PRCC's Members Committee, in creating alliances with our members to offer greater added value benefits to our members. We will continue to improve the services to our members and we will seek to collaborate with our diaspora and the new businesses under Law 20/22.

Members! You have an excellent Board of Directors and a committed administrative staff. With God's help, I am most certain that we will achieve the objectives that together we will lay out over the next 12 months.

There is hope. There is unity of purpose. United in a common vision, we will make Puerto Rico a better place for all!

Thank you very much and I count on you.

José E. Vázquez Barquet, Ph.D.  
Chairman of the Board



# Join our Team!

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. A continuación los comités de trabajos que laboran a diario para beneficio de nuestros socios para el impulso del desarrollo económico de Puerto Rico y el libre comercio.

## Legislative and Government Affairs

- Human Resources and Labor Affairs
- Tax Affairs
- Public-Private Alliances

## Commerce and Industry

- Retail
- Small and Medium Business (PyMEs)
- Agriculture
- Tourism

## Service Industry

- Banking
- Real Estate
- Cooperatives and Credit Unions
- Insurance
- Negotiation and Conflict Resolution

## Science and Technology

- Telecommunications and Technology Affairs

## Infrastructure

- Environment, Infrastructure and Permits
- Water and Energy
- Foreign Trade (Exports)
- Transportation and Logistics

## Institutional Development

- Young Entrepreneurs (must be 39 or younger)
- University Chapters
- Professional and Businesswomen's Network

## Social Development

- Puerto Rico's Economic Development
- Health
- Quality of Life and Social Responsibility
- Education
- Sports





Join our Work Committees:  
<https://es.surveymonkey.com/s/comites-ccpr>



Access our Work Committee  
registration form in PDF:  
<http://www.camarapr.org/Kit-15-16/COMITES-2015-2016-INGLES.pdf>

*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.**



# Members' Benefits

*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:*



Access our Benefits here:  
<http://www.camarapr.org/servicios.html>

- 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.

**OUR MEMBERS ENJOY** *excellent benefits that help them* **SAVE THOUSANDS OF DOLLARS PER YEAR**

## OFFICE DEPOT & OFFICEMAX DISCOUNT PROGRAM

Take advantage of this exclusive program and receive 60% off from more than 600 office products, 70% off in copy and print, and 5% off in other items. Save time and money with this Puerto Rico Chamber of Commerce Discount Program when shopping online or at any Office Depot and OfficeMax store in Puerto Rico, United States, St. Thomas and St. Croix.

**Office DEPOT®**  
**OfficeMax®**

<http://www.benefitscorporation.com/puertorico14.html>

# Members' Benefits

## FULCRO MEDICAL AND PHARMACY DISCOUNT CARD

This benefit provides pharmacy discounts [up to 55%], discount in imaging and laboratories [with access to 1,100 diagnostic tests], medical devices [may save up to 10%], vision discount [save on lenses, frames and tests eye]. Discount on vitamins by mail [save up to 50%], diabetes supplies by mail [to 15% off], among others. The discount card is accepted at over 59,000 participating pharmacies and stores.



<http://www.camarapr.org/kit-2014-15/Wellcard-Savings-CCPR.pdf>

## DISCOUNT ON TECHNOLOGY FROM WORLDNET TELECOMMUNICATIONS, INC.

WorldNet Telecommunications, Inc. helps you integrate technology into your business strategies by offering and optimizing your voice, data, Internet and Cloud technology services. Its experienced professionals and latest telecommunications technologies are available for our PRCC members. With its \$250 a month offer, our PRCC members will receive: 2 unlimited PR / US lines; 10Mb internet; NEC switchboard; 3 email accounts through the Hosted Exchange WorldNet service. This offer is valid until May 30, 2016.



## LEONARDO'S DISCOUNT PROGRAM

Leonador's, the formal wear specialist chain store, offers our PRCC members a 20% discount on sale items and suits in all its stores in Puerto Rico. Leonardo's has fashion brands and a wide variety of styles, colors and accessories to dress our business men with elegance and style. The offer is exclusive for PRCC Members and valid until January 1, 2016.



## PRCC & ASORE

The Puerto Rico Chamber of Commerce and the Restaurant Association of Puerto Rico (ASORE) have established an alliance to offer discounts and deals on ASORE's participating restaurants to PRCC Members. The offers will be announced via our e-Marketing service and based upon ASORE's participating restaurants.





# Members' Benefits

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

## Virtual Network for Members

Our virtual network of partners aims to achieve integration among the members, provoke conversation and business linkages that result in productive business relationships and durable and thus to contribute to economic growth of Puerto Rico.

In this network, you can:

- find the Membership Directory
- participate in exchange forums,
- participate in the creation of forums and blogs news for the business community.

## PUBLICATIONS

- Puerto Rico Government's Guide (subscription every four years; available at PRCC's Virtual Network)
- Cámara en Acción (bi-weekly)
- Comercio & Producción (bimonthly)
- Membership Directory (available at PRCC's Virtual Network)
- Annual Report
- Holidays Calendar
- "Presidente Informa"
- The Business Register (Puerto Rico Entrepreneurial/Industrial Directory)

## 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.

## 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.







# Group Health Plan Empresarial

## Benefits Summary 2015 - 2016

Effective **July 1st, 2015**, you can be part of the health plan that provides a wide range of comprehensive care. This product applies for members of the Puerto Rico Chamber of Commerce only.

### REQUIREMENTS:

1. Minimum of participation.
2. Mandatory documents: evidence of Form 941 / 941-PR, unemployment insurance statement or Form 499 R-18 with list of employees.

*Certain restrictions may apply.*

### INCLUDES:

- Hospital Services
- Ambulatory and Surgery Services
- Diagnostic Services
- Maternity
- Pharmacy and Dental

### CONTACT:

**(787) 725-5880**

- Sra. Maribel Aponte  
[maponte@fulcroinsurance.com](mailto:maponte@fulcroinsurance.com)
- Sr. Carlos Rivera  
[crivera@fulcroinsurance.com](mailto:crivera@fulcroinsurance.com)
- Triple-S On Line  
[www.ssspr.com](http://www.ssspr.com)

### Rates:

- **Individual: \$316.35**
- **Couple: \$631.40**
- **Family: \$778.35**

Rates effective from  
July 1, 2015 to June 30, 2016

- Catastrophic conditions
- Personalized service
- Healthcare coordination

**1-800-981-4860**

### Case Management

- Nurse line
- 24/7 Service
- Emergency consultation

**1-800-255-4375**

### Teleconsulta

- Disease management
- Prenatal education
- Health education

**1-866-788-6770**

### Total Well-Being



## KNOW about your ADDED values:

### FLEX90

Allows the plan member to obtain a 90-day supply of maintenance medications.

#### Benefits:

- Convenience
- Compliance with therapy
- Savings

#### Steps:

1. Request a 90-day prescription with refill
2. Identify a participant pharmacy
3. Talk with your pharmacist about the 90-day supply.

**Contact: 787-774-6060**

### MAIL ORDER

Allows the plan member to obtain a 90-day supply of maintenance medications.

#### Benefits:

- Dispatch at home
- Savings

**Contact: 1-866-881-6221**

### TRIPLE-S NATURAL

Allows the plan member to receive a complementary treatment with alternative medicine techniques:

- Acupuncture
- Massages
- Naturopathic Medicine
- Bioenergetic Medicine
- Botanical Medicine
- Aromatherapy
- Music therapy
- Hypnosis
- Chinese Traditional Medicine
- Chiropractics
- Reflexology
- Nutrition

**Contact: 787-774-6060**

### FEDERAL REFORM BENEFITS

ACA puts consumers back in charge of their health care. Under the law, gives the consumer the stability and flexibility they need to make informed choices about their health.

- Ends pre-existing condition exclusions
- Ends lifetime limits on coverage
- Keeps young adults covered
- Guarantees your right to appeal
- Covers preventive care at no cost to you

**Access: <https://www.healthcare.gov/preventive-care-benefits/>**

## BENEFITS

BASIC	Deductibles and Co-pay
Generalist / Specialist Sub-Specialist	\$10 / \$15 / \$18
Emergency Room	\$75 \$25 Teleconsulta
Labs / X-Rays Diagnostic Tests	40%
Physical / Respiratory Therapy	\$10
Quiropractic Manipulations	\$10
Preventive Vaccines	0%
Hospital	\$200 / \$75 / \$50
Triple- S Natural (6) visits	\$15 por tratamiento

PHARMACY	Bioequivalent Drugs First Option
<i>Co-pays up to \$5,000 per insured person, then applies a 75% of co-pay.</i>	
Acute Drugs	25%
Maintenance Drugs	50%
Chemotherapy	0%
Specialized Drugs	50%
	<b>Flex 90</b> (maintenance drugs)
Brand	40%
Bioequivalent	40%

DENTAL	
Diagnostic and Preventive	0%
Restorative and Oral surgery	20% /30%

INSURANCE	Accidental death/dismemberment
Maximum benefit	\$5,000



# Individual Health Essencial

## Benefits Summary 2015 - 2016

Effective **July 1st, 2015**, you can be part of the health plan that provides a wide range of comprehensive care. This product applies for new individual members only and current individual members who do not participate of the Puerto Rico Chamber of Commerce health plan.

*Certain restrictions and requirements may apply.*

### INCLUDES:

- Hospital Services
- Ambulatory and Surgery Services
- Diagnostic Services
- Maternity
- Pharmacy and Dental

### CONTACT:

**(787) 725-5880**

- Sra. Maribel Aponte  
[maponte@fulcroinsurance.com](mailto:maponte@fulcroinsurance.com)
- Sr. Carlos Rivera  
[crivera@fulcroinsurance.com](mailto:crivera@fulcroinsurance.com)
- Triple-S On Line  
[www.ssspr.com](http://www.ssspr.com)



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### Rates:

- **Individual: \$316.35**
- **Couple: \$631.40**
- **Family: \$778.35**

Rates effective from  
July 1, 2015 to June 30, 2016

- Catastrophic conditions
- Personalized service
- Healthcare coordination

**1-800-981-4860**

### Case Management

- Nurse line
- 24/7 Service
- Emergency consultation

**1-800-255-4375**

### Teleconsulta

- Disease management
- Prenatal education
- Health education

**1-866-788-6770**

### Total Well-Being

## BENEFITS:

BASIC	Deductibles/ Co-pay
Generalist / Specialist/ Sub-Specialist	\$5 / \$15 / \$20
Emergency Room	\$125 \$75 Teleconsulta
Labs / X-Rays	25%
CT Scan / MRI (1 per policy year)	50%
Sonograms (1 per anatomic regio)	40%
Preventive Vaccines	\$0
Lithotripsy (2 per policy year. pre-certification required)	40%
Hospital	\$250
<i>Specialized tests during admission: CT, MRI, MRA y sonograms (1) each per policy year with 40% of co-pay.</i>	

PHARMACY	Bioequivalent Drugs ONLY
<i>Co-pays up to \$1,000 per insured person, then applies a 60% of co-pay.</i>	
Up-front	\$50
Acute bioequivalent	\$10
Maintenance bioequivalent	\$20

DENTAL	
Diagnostic and Preventive	30%
Resins / Oral surgery	30%
Fixed spacers	30%

## Improve your health; improve your quality of life





## 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 Chamber 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").

 **Call** 787-721-6060, Ext 2215

 **Click** [www.camarapr.org/alerta/ponencias.htm](http://www.camarapr.org/alerta/ponencias.htm)



### 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

*Our 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 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.*



## Opportunities for Promotion and Marketing



Advertise your company  
with us:

[http://www.camarapr.org/  
AnunciateAqui.html](http://www.camarapr.org/AnunciateAqui.html)



### *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, around 3,000 members and entrepreneurs.



### *E-MARKETING/E-COMMERCE*

Your promotional ad through our e-Marketing services is received by all our PRCC Members, reaching 3,000+ e-mail addresses of companies and professionals from all economic sectors. Our membership is one of the most powerful groups in the Island in terms of purchasing power and decision-making.

Use this effective digital media with a minimum investment. New members have the benefit of sending a promotional ad free of charge during their first year as member of our Institution.

#### 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.
- This benefit is not transferable to another member or external business (non-member).
- The promotion must be related to products or services offered by the member as registered in the membership form.

*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, Project and Network Maintenance and Management, Cloud Storage and Related Services**

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

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.


### **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.

 **Call** 787-721-6060, Ext 2200

 **Click** [www.camarapr.org](http://www.camarapr.org) for a list of our member-suppliers



### *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*

1. Debt collection
2. Renting of personal and non personal property.
3. Insurance contracts.
4. Transportation contracts
5. Distribution contracts
6. Damages of commercial nature
7. Other controversies of commercial nature





*Participation in events and activities of the Chamber provide professional and development opportunities for “networking”. To help your business grow, the PRCC organizes over 50 training activities annually for immediate implementation and offers over 40 free activities to strengthen the competitiveness of your business.*

### **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

### **Educations Seminars by our Work Committees**

FREE for our Members

These seminars provide our members services that increase the quality of their membership. Year after year we strive to find alternatives that offer added value to the membership.

The Seminars concentrate on issues related to the business environment and effective management.

### **BRAND EVENTS**

- E3 Summit
- Puerto Rico Conference
- Puerto Rico Health & Insurance Conference
- Puerto Rico Telecom Conference
- Government and Private Enterprise Economic Forum

### **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

## 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.

**Llama al** 787-721-6060, Ext 2200



**Click** [servicios@camarapr.net](mailto:servicios@camarapr.net)

## Insurance Plans

Secure your business continuity. Through the range of insurance products that Bonnet Insurance Brokerage Corporation provides our PRCC Members, you can protect your business assets.

Bonnet Insurance Brokerage Corporation cares about identifying and effectively covering all risks to ensure continuity of its customers in every industry, whether present in Puerto Rico or internationally. Its team of brokers and producers are licensed in all types of insurance and bonds, allowing them access to all insurance markets globally when in Puerto Rico; there is no insurance for a specific risk.

Contact Bonnet Insurance Brokerage Corporation and take advantage for free, of its Diagnostic Test Operational Risk, no matter the size of your company.

### *For more information:*

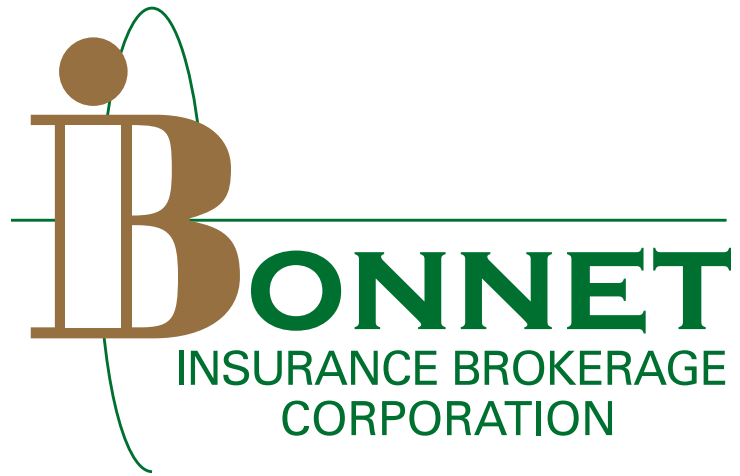
☎ 787-723-1950 / 787-406-8932

📍 [www.bonnetinsurance.com](http://www.bonnetinsurance.com)

✉ [vazqueze@microjuris.com](mailto:vazqueze@microjuris.com)

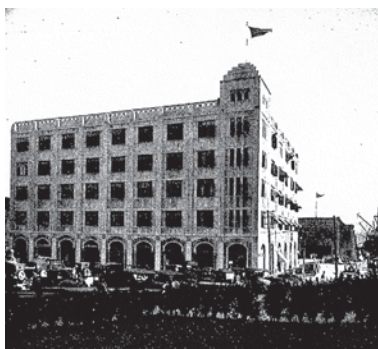
### *Office located at:*

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



*Bonnet Insurance Brokerage Corporation 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



*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 1,000 members, the Puerto Rico Chamber of Commerce groups 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.

## 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](mailto:oteroj@camarapr.net) or personally with the correct annual fee.
- ➔ Our Development Manager or Authorized Personnel will determine the amount of your annual fee.
- ➔ A maximum of 5 representatives from your company will have the right to vote.
- ➔ Every membership application will be evaluated by our Members 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 in **Block Lettering** 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 Corporation ☐ Association

Product or Service (please specify): \_\_\_\_\_

Date of establishment Day: \_\_\_\_\_ Month: \_\_\_\_\_ Year: \_\_\_\_\_ No. of employees: \_\_\_\_\_

Physical Address: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Postal Address: \_\_\_\_\_

Zip Code: \_\_\_\_\_

Phone Number \_\_\_\_\_

Fax: \_\_\_\_\_

E-mail (general): \_\_\_\_\_

URL: (Web address): \_\_\_\_\_

Authorized Representatives:

Date of Birth  
day/month/year

Main Representative: \_\_\_\_\_

Job Title: \_\_\_\_\_

E-mail: \_\_\_\_\_

Sex: F ☐ M ☐

Name	Job Title	E-mail	Sex
			F <input type="checkbox"/> M <input type="checkbox"/>
			F <input type="checkbox"/> M <input type="checkbox"/>
	Marketing and Public Relations Director		F <input type="checkbox"/> M <input type="checkbox"/>
	Human Resources Director		F <input type="checkbox"/> M <input type="checkbox"/>

In which areas the Puerto Rico Chamber of Commerce may help your business:

Recommended 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 (day/month/year): \_\_\_\_\_ Signature: \_\_\_\_\_

# Membership Form

NAICS Sectors (Business Sectors and Basic Code)			
Please mark with "X" the best option that describe your business sector (select only one)			
Business Sector	Code	Business Sector	Code
<input type="checkbox"/> Agriculture, Forestry, Fishing and Hunting	11	<input type="checkbox"/> Professional, Scientific and Technical Services	54
<input type="checkbox"/> Mining	21	<input type="checkbox"/> Management of Companies and Enterprises	55
<input type="checkbox"/> Utilities	22	<input type="checkbox"/> Administrative, Support, Waste Management and Remediation Services	56
<input type="checkbox"/> Construction	23	<input type="checkbox"/> Educational Services	61
<input type="checkbox"/> Manufacturing	31-33	<input type="checkbox"/> Health Care and Social Assistance	62
<input type="checkbox"/> Wholesale Trade	42	<input type="checkbox"/> Arts, Entertainment and Recreation	71
<input type="checkbox"/> Retail Sale	44-45	<input type="checkbox"/> Accommodation and Food Services	72
<input type="checkbox"/> Transportation and Warehousing	48-49	<input type="checkbox"/> Other Services (except Public Administration)	81
<input type="checkbox"/> Information	51	<input type="checkbox"/> Public Administration	92
<input type="checkbox"/> Finance and Insurance	52	<input type="checkbox"/> Other	99
<input type="checkbox"/> Real Estate, Rental and Leasing	53		




Annual Gross Business Volume							
Please mark with "X" the ranking of your business (products, services and any business income)							
<input type="checkbox"/>	000,000	-	500,000	<input type="checkbox"/>	10,000,001	-	15,000,000
<input type="checkbox"/>	500,001	-	1,000,000	<input type="checkbox"/>	15,000,001	-	25,000,000
<input type="checkbox"/>	1,000,001	-	3,000,000	<input type="checkbox"/>	25,000,001	-	50,000,000
<input type="checkbox"/>	3,000,001	-	7,000,000	<input type="checkbox"/>	50,000,001	ó	más
<input type="checkbox"/>	7,000,001	-	10,000,000				

## Payment Method Form

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

Name: \_\_\_\_\_ Date: \_\_\_\_\_  
 (As it appears on the Membership Application) Day Month Year

☐ Check # \_\_\_\_\_ for the amount of: \_\_\_\_\_

☐ Charge to: ☐  ☐  ☐ 

Account # \_\_\_\_\_

Month \_\_\_\_\_ Year \_\_\_\_\_  
 Expiration date CVV/ID Security, Amex 4 digitss/V-MC 3 digits on the back of your card

\_\_\_\_\_  
 Name as it appears on the credit card Signature (I will pay the total amount charged to my credit card)

For exclusive use of the PRCC											
Membership Committee											
<input type="checkbox"/> Recommended	<input type="checkbox"/> Not Recommended	Date:						Payment Date:			
			Day	Month	Year				Day	Month	Year
Board of Directors											
<input type="checkbox"/> Approved	<input type="checkbox"/> Not-approved	Date:						Data entry date:			
			Day	Month	Year				Day	Month	Year
Member's ID # _____											

# 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-mail<sup>1</sup>

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

Fiscal Year 2015-2016

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

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

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

## ● Legislative and Government Affairs

- ☐ Human Resources and Labor Affairs
- ☐ Tax Affairs
- ☐ Public-Private Alliances

## ● Commerce and Industry

- ☐ Retail
- ☐ Small and Medium Business (PyMEs)
- ☐ Agriculture
- ☐ Tourism

## ● Service Industry

- ☐ Banking
- ☐ Real Estate
- ☐ Cooperatives and Credit Unions
- ☐ Insurance
- ☐ Negotiation and Conflict Resolution

## ● Science and Technology

- ☐ Telecommunications and Technology Affairs

## ● Infrastructure

- ☐ Environment, Infrastructure and Permits
- ☐ Water and Energy
- ☐ Foreign Trade (Exports)
- ☐ Transportation and Logistics

## ● Institutional Development

- ☐ Young Entrepreneurs (must be 39 years or younger)
- ☐ University Chapters
- ☐ Professional and Businesswomen's Network

## ● Social Development

- ☐ Puerto Rico's Economic Development
- ☐ Health
- ☐ Quality of Life and Social Responsibility
- ☐ Education
- ☐ Sports

Please fill out the following information:

Name: \_\_\_\_\_ Job Title: \_\_\_\_\_

Company: \_\_\_\_\_

Postal address: \_\_\_\_\_

Telephone \_\_\_\_\_ Fax: \_\_\_\_\_

eMail: \_\_\_\_\_

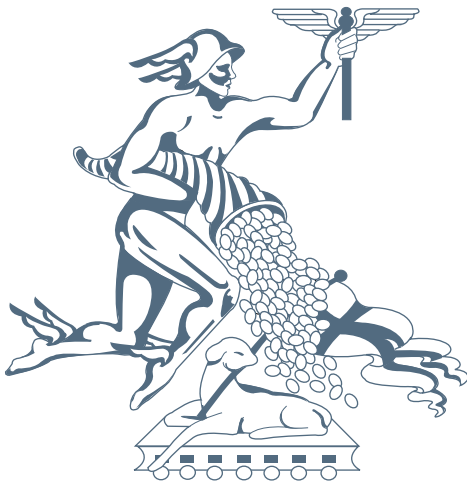
(Your email is required in order to send meeting announcements)

IMPORTANT:

Send by fax 787-723-1891 or email: [oteroj@camarapr.net](mailto:oteroj@camarapr.net).

For more information please call: 787-721- 6060, ext. 2200, Dr. Juanita Otero.





## 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

### Technical and Legislative Services Department

Legal and Legislative Affairs Director	2208
Administrative Assistant	2215

### Marketing, Public Relations and Institutional Development Department

Sales and Marketing Director	2225
Sales Representative	2241
Graphic Designer	2234
Members Services Officer	2200
Members Services Coordinator	2248
Administrative Assistant	2209
Recepcionist	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
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 economic development of Puerto Rico's 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.**



UNITED STATES CHAMBER OF COMMERCE  
**ACCREDITED  
STATE CHAMBER**

Access our webpage  
available in Spanish, English  
and French:

[www.camarapr.org](http://www.camarapr.org)

**For more information:**

Puerto Rico Chamber of Commerce

Phone: (787) 721-6060

Fax: 787-723-1891

**Postal Address:**

PO Box 9024033

San Juan PR 00902-4033

**Physical Address:**

100 Calle Tetuán

Viejo San Juan, PR 00901

**E-mail:**

[camarapr@camarapr.net](mailto:camarapr@camarapr.net)

**Follow us:**

