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PUERTO RICO  
**Health & Insurance** CONFERENCE 2011  
"A New Economy in Health Care"

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**Mr. Ramón Cruz-Colón, CPCU, ARe, AU**  
Insurance Commissioner, Office of the  
Commissioner of Insurance of Puerto Rico

Mr. Cruz-Colón is Insurance Commissioner of the Office of the Commissioner Insurance of Puerto Rico. Before heading this office, Mr. Cruz-Colón worked as Director of the Planning, Evaluation, and Research Division of the Institute for the Development of Personnel in the Public Sector, worked at the Office of the Commissioner of Insurance, where he held many positions, beginning as an Actuary and shortly becoming the Director of the Consumer Services Division, Aide to the Commissioner, and Chief Deputy Commissioner.

In 2001, Mr. Cruz-Colón joined National Insurance Company as Senior Vice-President of Internal Operations. Shortly after, he became Corporate Secretary, Executive Vice-President, President and CEO for the company, also working as President of National Life. In 2008, he worked as President of Carlos M. Benítez, Inc., a general agent.

Mr. Cruz-Colón holds a BA in Education, with a major in Mathematics and Physics from the University of Puerto Rico, where he graduated Magna Cum Laude and holds three insurance designations: "Associate in Reinsurance" (ARe), "Chartered Property and Casualty Underwriter" (CPCU), and "Associate in Underwriting" (AU).

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