



# BENEFITS

for Members of the  
**LEADING**  
**ORGANIZATION**  
in the Market



**VOICE & ACTION**  
of the Private Enterprise

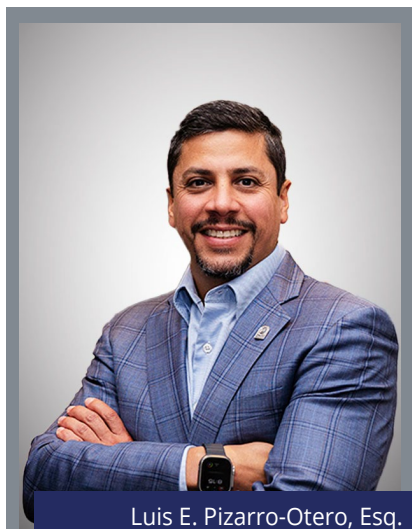


# WELCOME

## TO THE LEADING INSTITUTION IN PUERTO RICO

This year we celebrate 111 years of history as an essential pillar in representing the whole business and commercial community on our island. From our beginnings under a Spanish government to our presence in the U.S. Chamber of Commerce, we have been pioneers in promoting businesses in Puerto Rico.

Under the guidance of outstanding leaders and the continued collaboration of our former presidents, we have made significant progress in promoting an enabling environment for economic development. This year, we reaffirm our commitment to fundamental pillars for our progress: Education, Safety and Health:



Luis E. Pizarro-Otero, Esq.  
President & Chairman of the Board

**EDUCATION:** We will promote programs that improve the quality of education, promoting reforms that prepare our youth for future challenges.

**SECURITY:** We will ensure an environment that encourages investment and business growth, addressing not only asset and personnel security, but also energy, tax and economic security, including improved ease of doing business and food security.

**HEALTH:** We will improve access to quality health services for all, addressing the disparity in health funding between American citizens in Puerto Rico and the rest of the nation.



This year, we reaffirm our  
commitment to fundamental  
pillars for our progress:  
**Education, Safety and Health**

**STRENGTHEN PUBLIC-PRIVATE COLLABORATION:** We will strengthen ties with the government and other entities to foster a more favorable business environment.

**PROMOTE INNOVATION AND TECHNOLOGY:** We will promote the adoption of new technologies and innovation in all industries to compete globally.

**DEVELOP LOCAL TALENT:** We will focus on training and developing job skills.

**SUPPORT SMES:** We will implement strategies that provide direct support to SMEs, recognizing their vital role in our economy.

With these initiatives, we will be able to further boost our economic growth and strengthen our business community. I am convinced that by working together, we can overcome any challenges and achieve our common goals. This is a time of opportunity for our Institution and for Puerto Rico. With effort and collaboration, we will build a prosperous and sustainable future for our island.



The Puerto Rico Chamber of Commerce provides you with the opportunity to be an **ACTIVE ENTREPRENEUR OR PROFESSIONAL IN THE BUSINESS COMMUNITY:**



**ADVOCACY IN ACTION** with the Legislative Assembly, the Executive and with the U.S. Congress to improve the conditions of the private sector on the Island.



**PROFESSIONAL DEVELOPMENT AND BUSINESS TRAINING:**

Workshops, conferences, forums on current issues and Conventions aimed at strengthening the competitive capacity of your business.



**EXTENSIVE NETWORKING OPPORTUNITIES:**

Spaces to connect with other leaders in the industry either in educational, social activities (Business After 6, B2B) and / or Committee meetings.



**EXTENSIVE PROMOTION AND MARKETING OPPORTUNITIES:**

Being an institutional sponsor, sponsor of activities, using our e-marketing service (eblasts and posts on social networks), participating as a speaker or exhibitor in events and actively participating in the sectoral work committees.

## Our members achieve **BEST RESULTS** by being part of the largest group of professionals and entrepreneurs in **Puerto Rico**.



**VIRTUAL NETWORK:** Digital platform with access to the members' directory that offers an opportunity to establish business relationships.



**NEWSLETTERS AND OTHER ANNOUNCEMENTS:**  
Your Chamber Informs, digital directory of members, important notices for members, economic reports, legislative reports.



**GUIDANCE AND ADVICE:** Legal affairs and local (limited) laws and human resources through RiskOne HR Consulting.



### **IMPORT AND 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 FOR BUSINESS:**

Opportunity for the partner to be referred to be a potential supplier of their products and services.



### **CONSUMER, ENTREPRENEUR AND E-COMMERCE CONFIDENCE INDEX STUDIES\***



### **HEALTH INSURANCE**



### **INSURANCE PLANS**



### **OTHER DISCOUNT PROGRAMS**

# HEALTH PLAN



Effective **October 1, 2024 to September 30, 2025**, your business will have access to an exclusive health coverage (Business A, B or C) through the Puerto Rico Chamber of Commerce members' health plan. Find out what's new, know your added values.

## REQUIREMENTS:

1. Active PRCC membership
2. Minimum of participation of **2-50 employees or 10 or more employees.**
3. Mandatory documents:
  - i. Evidence of Form 941/941-PR
  - ii. Unemployment insurance statement or
  - iii. Form 499 R-18 with a list of employees

## INCLUDES:

- Hospital Services
- Maternity
- Pharmacy Coverage
- Diagnostic Tests
- Surgical and Ambulatory Services
- Dental Coverage
- Life Insurance

**For more information contact Fulcro Insurance, Inc. :**

**(787) 725-5880**

Carlos Rivera [crivera@fulcroinsurance.com](mailto:crivera@fulcroinsurance.com)

**MCS**  
**Salud Completa**

  
**FULCRO**  
INSURANCE

# WELLNESS PROGRAMS



As part of our commitment to the health of our insureds, we offer services specially designed for employer coverage. We developed a series of programs that complement the basic benefits of our coverages. These Wellness and Added Value Programs and Initiatives address all the dimensions that make up a person's wellness, including physical and emotional health, to meet the expectations of what a complete health plan should offer.

## Value-added programs:

- MCS REWARDS
- MCS PHARMAFLEX
- MCS SOLUTIONS
- MCS HEALTHY MOTHERS AND BABIES
- MCS MEDILINE 24/7
- MCS MEDILINE MD
- TRAVEL ASSISTANCE
- MCS ALIVIA (COMPLEMENTARY MEDICINE)
- NEW ALLIANCE WITH UNITED HEALTHCARE
- MCS STEPS TO WELLNESS
- MCS CORPORATE WELLNESS
- MCS CARE CLUBS
- MCS OTC
- SPECIALTY MEDICINES PROGRAM
- MEDICINE DELIVERY
- EMERGENCY SERVICES OUTSIDE PUERTO RICO
- MI MCS DIGITAL ACCESS
- MI MCS VIRTUAL CARD
- SERVICE CENTERS
- WHAT IS AN EMERGENCY?

LEARN MORE:

<https://rebrand.ly/Plan-Salud>



# 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.



[bonnetinsurance.com](https://www.bonnetinsurance.com)



**For more information:**

787-723-1950 / 787-406-8932



[vazqueze@bonnet-insurance.com](mailto:vazqueze@bonnet-insurance.com)



Edificio del Banco Popular de Puerto Rico,  
206 Calle Tetuán, Piso 9, Viejo San Juan,  
PR 00901



# BONNET

INSURANCE BROKERAGE CORPORATION



## Insurance alternatives that guarantee your business 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



# DISCOUNT PROGRAM



Our Members enjoy excellent benefits that help them  
**SAVE THOUSANDS OF DOLLARS PER YEAR**

For more information access our Discount Program page: [rebrand.ly/Descuentos-esp](https://rebrand.ly/Descuentos-esp)



## 10 Discount on%:

- Processing charges and fees
- Terminal purchase



## 20% Discount:

- Next Day shipping throughout the island for packages up to 50 lbs
- Shipping to the United States at reduced prices
- Integrations with Shopify and Woo Commerce



## 10% Discount:

- Water Damage Restoration
- Fire and Smoke Damage Restoration
- Mold Removal and Remediation
- Biohazard & Virus Cleanup Services
- Reconstruction
- Air Duct & Vent Cleaning

# DISCOUNT PROGRAM



Discount on Pan American Wines & Spirits purchases\*:

- 10% discount on your wine purchase when presenting the flyer in our store (access the flyer with the QR Code)

\*Offer valid only for on site purchases.



Exclusive Digital Advertising Offers and Directories:

- 15% Discount in the creation of websites and SuperPagesPR.com
- 10% Discount in Google, YouTube and Waze services
- 30% Discount in Printed Directories
  - Phone Books
  - Health Guide
- 10% Discount in Places To Go Magazine

**Office DEPOT**  
**OfficeMax**



This new discount program is part of our evolution to a B2B-dedicated company that is more agile, flexible and more innovative in how we focus on businesses like yours — all while bringing nearly 30 years of knowledge and experience to the table.

With our new in-store discount program, you'll enjoy a standard discount on certain product categories when you shop at an Office Depot or Office Max store.

# DISCOUNT PROGRAM



At Ricoh Solutions Hub we offer you technological services combining specialists, tools and state-of-the-art processes to implement and manage your devices, providing permanent 24/7 remote monitoring and support so that your IT area can focus more on strategic activities for the growth of your business.

- Managed IT Services
- Managed Cloud Services
- Cybersecurity Services



## **Telecommunications and Cybersecurity for SMEs**

- At WorldNet we know the challenges of cybersecurity in an increasingly competitive virtual world with more advanced threats. We are experts in telecommunications technology, and we put our experience at the disposal of your company.
- SMEs 5 users: Monthly Cost: \$399.95.  
Installation Cost: \$500.00
- SMEs 10 users: Monthly Cost: \$625.00.  
Installation Cost: \$500.00
- Add additional protection for remote workers



Novel platform, which will help you to know in detail the risks you would face if you do not comply with human resources processes.

- \$1,125 (regular \$1,500)
- Special 25% discount for members

# DISCOUNT PROGRAM



**25% Discount** to all members in equipment and technical support for virtual and on-site meetings and event productions.

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## **Discounts in healthcare services and wellness:**

- The card will include your whole family.
- Save up to 65% in medicines and up to 30% in doctor's visits.
- Accepted at over 59,000 participating pharmacies and stores and over 350,000 doctors.
- Mailed orders that save up to 20% in prescribed medicines.
- Talk to a doctor 24/7/365 - is convenient, safe and cost efficient.



# SERVICES & ACTIVITIES



## MEMBERS VIRTUAL NETWORK

This network aims to achieve integration among the members and develop partnerships that result in productive and lasting business relationships that contribute to the economic growth of Puerto Rico.

In this virtual network, you can find:

- PRCC Membership Directory
- find or post commercial opportunities



## DIGITAL PUBLICATIONS

- Tu Cámara Informa
- Members' Directory
- Annual Report
- Holiday Calendar
- Important Announcements
- Legislative Reports



## NETWORKING

Members will have access and be part of the largest and most varied commercial network in Puerto Rico.



## SURVEYS

Our Institution prepares and promotes periodic surveys on topics of special interest to our members and business community.

# SERVICES & ACTIVITIES



## COMMERCIAL REFERRALS

As a member of the PRCC 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.

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## COUNCELING AND ASSESMENTS

(LIMITED) FREE for members

- State Rules and Permits
  - Links to streamline procedures
  - Commerce Promotion
  - CET Pymes (Express Permit Center)
  - Fire Department
  - ARPE
  - Health
  - Marketing
  - Public Relations
  - Business Plan Preparation
  - Local Legislation and law issues
  - Human Resources
- 



## IMPORT AND 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.
- 



## CERTIFICATES OF ORIGIN FOR EXPORTS

We have created a new format and you will be able to complete the required documents by hand or computer to bring them to our offices for due process and validation. For more information: Ana Nieves: 787-721-6060 or [anieves@camarapr.net](mailto:anieves@camarapr.net)



# WORK COMMITTEES

The daily work of the Institution is carried out through its Working Committees. They are responsible for studying situations and problems that directly or indirectly affect the development of private enterprise and offer SOLUTIONS OR ALTERNATIVES.

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.

## Guidelines:

- ▶ Working Committees will act as advisory bodies to the President of the Puerto Rico Chamber of Commerce and the Board of Directors.
- ▶ Scheduling of the Working Committees will be carried out through the Puerto Rico Chamber of Commerce.
- ▶ Membership in the Working Committees is renewed annually.



# JOIN OUR GREAT TEAM

## **Legislative and Government Affairs**

- Tax Committee

## **Commerce and Industry**

- Agro Industry
- Small and Mid-size Enterprises (SMEs)
- Tourism

## **Service Industry**

- Banking, Finances and Cooperatives (Credit Unions)
- Human & Labor Resources
- Insurance

## **Technology**

- Telecommunications

## **Infrastructure**

- Environment and Permits
- Energy and Water
- Exports, Transportation and Logistic

## **Institutional Development**

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

## **Social and Economic Development**

- Quality of Life & Corporate Social Responsibility
- Education
- Health
- Emergency and Recovery Management

Learn more:  
[rebrand.ly/Comite](https://rebrand.ly/Comite)





# ADVOCACY

## Lobbying

The participation of the PRCC in matters affecting the private sector is an essential part of its mission. We strive to maintain an active presence before the Legislative Assembly and other governmental and private entities to defend the interests of this sector and support beneficial changes and legislation that allows for sustainable economic development in Puerto Rico.

We do this strictly following the principles of free enterprise and sustainable economic development detailed in our Statute and Assembly Resolutions. The evaluation of each measure is carried out by determining its impact on the economy and on trade, keeping out political-partisan motivations or considerations. All with the intention of strengthening the development of our constituents, providing knowledge, multisectoral representation and protecting the values of the private sector.

We have achieved important alliances that allow us to maintain a presence in Washington D.C. on very important topics such as health funds (Medicaid, Medicare), nutritional assistance funds and others. These alliances with non-profit entities have allowed us to expand our field of action and have our message reach a wider audience. The Chamber also keeps its members aware of important legal developments through its weekly publications, emails, articles or information activities.

## Scope of advocacy:

- Negotiate and support legislation favorable to the private sector.
- Stop legislation or unfavorable determinations that affect economic development and businesses.
- Prepare and present testimony before legislative committees.
- Appear at legislative and government agency public hearings in order to set forth the Chamber's position.
- Support and lobby in favor of the private sector at the municipal level, the courts or any competent forum.
- Report on legislation in progress.
- Report new laws that impact the business sector.
- Meet with government leaders to discuss and find development alternatives for the private sector and the economy.

## Informe Legislativo-Legislative Report

"Informe Legislativo" (Legislative Report) is available to our members. This digital publication is produced by our Director of Legal and Legislative Services, Liza García, Esq.

This report presents a updated summary of the projects in which the PRCC is working on and those that its following through the legislative process. At the end of each session, a more detailed report will be published specifying each new law approved that can positively or negatively affect our members. Links to the presented projects are included so the reader could make his own analysis.

We appreciate your feedback to improve the report and make it a useful tool for everyone. You can direct your comments to: [lgarcia@camarapr.net](mailto:lgarcia@camarapr.net)

Learn more:  
[rebrand.ly/advocacy](https://rebrand.ly/advocacy)



# MARKETING & PROMOTIONS



## SPONSORSHIP OF ACTIVITIES

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



## E-MARKETING/SOCIAL MEDIA

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, this is an exclusive service for members.
- Contact the Sales and Marketing Director indicating your interest to send your 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 the specs required
- 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.



## PROMOTE YOUR BUSINESS IN CAMARAPR.ORG

Our website is a great platform to promote your business. Being an educational and informative tool, it can be your best business ally.

For more information, please call Sandra González, Marketing & Sales director, 787-721-6060, Ext. 2225 or send an E-mail: [sgonzalez@camarapr.net](mailto:sgonzalez@camarapr.net)

## 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.



# BUSINESS TRAINING

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 Events**

(provide exposure to our members)

- New Members Initiation
- Business After 6
- Members Luncheon
- B2B Networking Meetings



## **Educational Curriculum**

Workshops and conferences covering current topics in the following areas:

- Healthcare
- Economic Perspectives
- Technology
- Economic Development
- Entrepreneurs and Consumers Confidence Index
- Energy
- Labor Laws
- Entrepreneurship
- among others



## Brand Events

- Puerto Rico Conference
- Puerto Rico Health Insurance Conference
- Government and the Private Sector Forum
- Economic Outlook Forum
- CEO Event



## 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 Annual Assembly
- Business Center
- Exhibitions of products and services
- Internationally renowned keynote speakers
- Awards to selected members for their outstanding business and social performance



## Educational 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.

**Please SHARE your photos  
during our events with  
#CamaraComercioPR**



# JOIN

the Institution with  
a proven track record  
of effectiveness



Founded in 1913, the PRCC 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 PRCC 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 PRCC groups 38 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 Chamber is an institution that represents the Island's private sector.

The Chamber'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 PRCC 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.



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

## Remember:

- Fill out all applications in legible handwriting and send them to the PRCC by E-mail: oteroj@camarapr.net or personally with the correct annual fee.
- Our Authorized Personnel will determine the amount of your annual fee.
- A maximum of 5 representatives from your company will have the right to vote, but one vote per company.
- 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.

Access the membership application:  
[rebrand.ly/PRCCmembership](https://rebrand.ly/PRCCmembership)  
[rebrand.ly/unete](https://rebrand.ly/unete)



## Our Team



**President & Chairman of the Board, and  
Executive Director's Office**

**Legal & Legislative Services  
Department**

**Accounting & Finance Department**

**Marketing, Public Relations and  
Institutional Development Department**



# CÁMARA. ACTIVA



## MARTES QUINCENAL 12 PM - 1 PM



Con cuatro secciones de interés  
para nuestros seguidores:

- **Actualízate con tu Cámara**  
Lcdo. Luis E. Pizarro Otero
- **Pica y se Extiende**  
Ing. José Miguel "Pepe" Izquierdo
- **La Voz Experta**  
Lcda. Liza García
- **Dejando Huella con Impacto Social**  
Glorymar Rivera Báez, Ph.D.



## Únete a la conversación:

- f @camaracomerciopr
- f @infinitotelevision
- YouTube @CamaraComercioPR



Infinito television

### VOZ Y ACCIÓN DE LA EMPRESA PRIVADA



## VOICE AND ACTION of the private enterprise

### 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.*

### VISION

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

### 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.*



**787-721-6060**

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

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





# Become a MEMBER

Join the **LEADING ORGANIZATION**  
in the Market

**787-721-6060**  
**camarapr.org**

