Republic of the Philippines
House of Representatives
Quezon City

Eighteenth Congress
First Regular Session

House Bill No. 2250

Introduced by Magdalo Party-List Representative
Hon. Manuel Dg. Cabochan III

Explanatory Note

Presidential Decree No. 352 dated December 22, 1973, as amended by Presidential Decree No. 1965 dated January 11, 1985, provides for an annual special group term insurance coverage to all members of the Armed Forces of the Philippines (AFP) and the Philippine National Police (PNP) in the active service to include cadets of the Philippine Military Academy (PMA), the Philippine National Police Academy (PNPA), and the Philippine Air Force Flying School, Probationary Officers, trainees and draftees, to an amount not exceeding P12,000.00.

The members of the AFP and the PNP, being primarily responsible for the preservation of peace, order and security of the country, are exposed to dangers of life in their tasks of suppressing the activities of lawless elements. The Special Group Term Insurance coverage of P12,000.00 is indeed very inadequate for the protection and security of the members and their family.

Increasing the group insurance coverage for members of the Armed Forces of the Philippines and the Philippine National Police is only proper and fitting in view of the present high cost of living and the increasing exposure to dangers of life in the performance of their assigned duties.

In view of the foregoing, immediate approval of this measure is earnestly sought.

Manuel Dg. Cabochan III
Representative
Magdalo Para sa Pilipino Party-List
REPUBLIC OF THE PHILIPPINES
HOUSE OF REPRESENTATIVES
Quezon City

EIGHTEENTH CONGRESS
First Regular Session

House Bill No. 2250

Introduced by MAGDALO Party-List Representative
HON. MANUEL DG. CABOCHAN III

AN ACT
INCREASING THE SPECIAL GROUP TERM INSURANCE COVERAGE FOR THE
MEMBERS OF THE ARMED FORCES OF THE PHILIPPINES, INCLUDING THE
MEMBERS OF THE PHILIPPINE NATIONAL POLICE, AMENDING FOR THE
PURPOSE PRESIDENTIAL DECREE 352, AS AMENDED BY PRESIDENTIAL
DECREE 1965, AND FOR OTHER PURPOSES

Be it enacted by the Senate and House of Representatives of the Philippines in
Congress assembled:

SECTION 1. Section 1 of Presidential Decree No. 352, as amended by
Presidential Decree No. 1965, is hereby further amended to read as follows:

"SECTION 1. Subject to such terms and conditions as may be mutually
acceptable to the [Government Service Insurance System or other insurance
firms] ARMED FORCES AND POLICE MUTUAL BENEFIT
ASSOCIATION INCORPORATED (AFPMBAI) AS THE INSURER and
the Chief of Staff of the Armed Forces of the Philippines (AFP) AND THE
DIRECTOR GENERAL OF THE PHILIPPINE NATIONAL POLICE
(PNP), including the rates of the insurance premiums (fifty percent) to be paid
by each member of the Armed Forces of the Philippines and the [Integrated]
PHILIPPINE National Police and by the government as its counterpart
premium contribution (remaining fifty percent), and approved by the
[Minister] SECRETARY of National Defense AND SECRETARY OF THE
INTERIOR AND LOCAL GOVERNMENT RESPECTIVELY, each
member of the Armed Forces of the Philippines and the [Integrated]
PHILIPPINE National Police in the active service, including cadets of the
Philippine Military Academy, the Philippine Air Force Flying School, AND
THE PHILIPPINE NATIONAL POLICE ACADEMY, Probationary
officers, trainees and draftees, shall be insured under an annual Special Group
Term Insurance coverage program, renewable annually thereafter, [for not
exceeding Php 12,000] FOR NOT LESS THAN FIFTY THOUSAND
PESOS (Php 50,000) per said member, in addition to such compulsory
insurance for members of the Armed Forces of the Philippines and the
[Integrated] PHILIPPINE National Police by the Government Service
Insurance System as provided for by existing laws: PROVIDED, THAT
PAYMENT OF ONE-HALF OF THE BENEFITS, CORRESPONDING
TO THE GOVERNMENT COUNTERPART PREMIUM, SHALL BE
MADE TO THE LEGAL HEIRS AS DEFINED IN THE CIVIL CODE
OF THE PHILIPPINES AND THE OTHER HALF TO THE
DESIGNATED BENEFICIARIES THEREIN AND: PROVIDED,
FURTHER, THAT BENEFITS GRANTED HEREIN SHALL BE
FORFEITED FOR THOSE WHO ARE CHARGED AND
SUBSEQUENTLY FOUND GUILTY OF CRIMES AGAINST THE
STATE, EXCEPT ONE-HALF THEREOF, CORRESPONDING TO
THE PREMIUM PAID BY THE INSURED, WHICH SHALL BE PAID
TO THE LEGAL HEIRS AND BENEFICIARIES IN THE MANNER
PROVIDED FOR IN THE LAST PRECEDING SENTENCE."

SEC. 2. The additional government counterpart premium contributions
required to carry out the purpose of this Act is hereby authorized to be appropriated
and such sum shall thereafter be included in the annual general appropriations of
the Department of National Defense and the Department of Interior and Local
Government.

SEC. 3. This Act shall take effect fifteen (15) days after its complete
publication in the Official Gazette or in at least two (2) newspaper of general
circulation.

Approved,