

REPUBLIC OF THE PHILIPPINES  
HOUSE OF REPRESENTATIVES  
Quezon City



**EIGHTEENTH CONGRESS**  
**First Regular Session**

House Bill No. 2250

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

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**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

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**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:*

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

3

4           "SECTION 1. Subject to such terms and conditions as may be mutually  
5 acceptable to the [Government Service Insurance System or other insurance  
6 firms] **ARMED FORCES AND POLICE MUTUAL BENEFIT**  
7 **ASSOCIATION INCORPORATED (AFPMBAI) AS THE INSURER** and  
8 the Chief of Staff of the Armed Forces of the Philippines (AFP) **AND THE**  
9 **DIRECTOR GENERAL OF THE PHILIPPINE NATIONAL POLICE**  
10 **(PNP)**, including the rates of the insurance premiums (fifty percent) to be paid  
11 by each member of the Armed Forces of the Philippines and the [Integrated]  
12 PHILIPPINE National Police and by the government as its counterpart  
13 premium contribution (remaining fifty percent), and approved by the  
14 [Minister] **SECRETARY** of National Defense **AND SECRETARY OF THE**  
15 **INTERIOR AND LOCAL GOVERNMENT RESPECTIVELY**, each  
16 member of the Armed Forces of the Philippines and the [Integrated]  
17 **PHILIPPINE** National Police in the active service, including cadets of the

1 Philippine Military Academy, the Philippine Air Force Flying School, **AND**  
2 **THE PHILIPPINE NATIONAL POLICE ACADEMY**, Probationary  
3 officers, trainees and draftees, shall be insured under an annual Special Group  
4 Term Insurance coverage program, renewable annually thereafter, [for not  
5 exceeding Php 12,000] **FOR NOT LESS THAN FIFTY THOUSAND**  
6 **PESOS (Php 50,000)** per said member, in addition to such compulsory  
7 insurance for members of the Armed Forces of the Philippines and the  
8 [Integrated] **PHILIPPINE** National Police by the Government Service  
9 Insurance System as provided for by existing laws: **PROVIDED, THAT**  
10 **PAYMENT OF ONE-HALF OF THE BENEFITS, CORRESPONDING**  
11 **TO THE GOVERNMENT COUNTERPART PREMIUM, SHALL BE**  
12 **MADE TO THE LEGAL HEIRS AS DEFINED IN THE CIVIL CODE**  
13 **OF THE PHILIPPINES AND THE OTHER HALF TO THE**  
14 **DESIGNATED BENEFICIARIES THEREIN AND: PROVIDED,**  
15 **FURTHER, THAT BENEFITS GRANTED HEREIN SHALL BE**  
16 **FORFEITED FOR THOSE WHO ARE CHARGED AND**  
17 **SUBSEQUENTLY FOUND GUILTY OF CRIMES AGAINST THE**  
18 **STATE, EXCEPT ONE-HALF THEREOF, CORRESPONDING TO**  
19 **THE PREMIUM PAID BY THE INSURED, WHICH SHALL BE PAID**  
20 **TO THE LEGAL HEIRS AND BENEFICIARIES IN THE MANNER**  
21 **PROVIDED FOR IN THE LAST PRECEDING SENTENCE."**

22  
23 **SEC. 2.** The additional government counterpart premium contributions  
24 required to carry out the purpose of this Act is hereby authorized to be appropriated  
25 and such sum shall thereafter be included in the annual general appropriations of  
26 the Department of National Defense and the Department of Interior and Local  
27 Government.

28  
29 **SEC. 3.** This Act shall take effect fifteen (15) days after its complete  
30 publication in the Official Gazette or in at least two (2) newspaper of general  
31 circulation.

*Approved,*