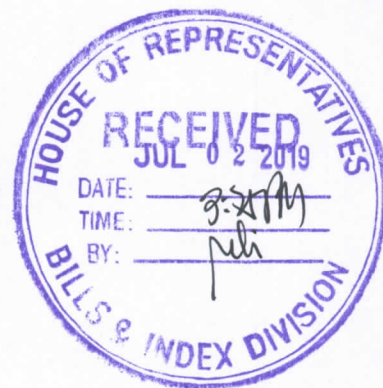


Republic of the Philippines  
**HOUSE OF THE REPRESENTATIVES**  
Quezon City, Metro Manila

EIGHTEENTH CONGRESS  
First Regular Session



HOUSE BILL NO. 1045

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Introduced by: **HON. KRISTINE SINGSON-MEEHAN**

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**AN ACT**  
**GRANTING FULL INSURANCE COVERAGE TO ALL QUALIFIED AGRARIAN REFORM BENEFICIARIES OF THE COMPREHENSIVE AGRARIAN REFORM PROGRAM, AMENDING FOR THE PURPOSE SECTION 14 OF REPUBLIC ACT NO. 9700, OTHERWISE KNOWN AS THE "COMPREHENSIVE AGRARIAN REFORM PROGRAM EXTENSION WITH REFORMS"**

**EXPLANATORY NOTE**

Our country is the third most disaster prone country in the world. More than 20 tropical cyclones enter the Philippines each year. Over the past decade, these tropical storms have struck more often and more severely, and every year, damage to agriculture also rises. According to the Department of Agriculture, in 2013, typhoon *Yolanda* alone caused damage at an estimated 31 billion pesos. In 2018 typhoon *Omping* caused damage at an estimated 14.3 billion. The 2019 El Nino phenomenon has reached P7.97 billion in agricultural damage, with rice and corn as the most affected.

The Philippine Crop Insurance Corporation (PCIC) is the implementing agency of the government's agricultural insurance program which provides protection against damage to or loss of non-crop agricultural assets due to perils insured against. With the sum of money paid, the farmers are able to immediately replant as soon as weather and soil condition permits. Thus, crop insurance ensures both food security and farmer income. It mitigates agricultural risks and addresses the consequences of natural disasters to make losses more bearable, especially to marginalized farmers. However, despite the existence of the PCIC, only a small number of farmers avail of crop insurance because of the premium that they are required to pay. Although half of the premium is subsidized by the government, the remaining 50% is still a burden to many of our farmers.

This bill seeks to give the qualified beneficiaries of the Comprehensive Agrarian Reform Program a full crop insurance coverage.

In view of the foregoing, the approval of this bill is earnestly requested.

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

**SECTION 1.** Section 14 of Republic Act No. 9700, otherwise known as the "Comprehensive Agrarian Reform Program Extension with Reforms", is hereby amended to read as follows:

"SEC. 14. Section 37 of Republic Act No. 6657, as amended, is hereby further amended to read as follows:

"SEC. 37. *Support Services for the Agrarian Reform Beneficiaries.* – The State shall adopt the integrated policy of support services delivery to agrarian reform beneficiaries. To this end, the DAR, the Department of Finance, and the Bangko Sentral ng Pilipinas (BSP) shall institute reforms to liberalize access to credit by agrarian reform beneficiaries. The PARC shall ensure that support services for agrarian reform beneficiaries are provided, such as:

"(a) x x x;

"x x x;

"(e) x x x; [and]

"(f) x x x; **AND**

**"(G) FULL INSURANCE COVERAGE TO ALL QUALIFIED AGRARIAN REFORM BENEFICIARIES AS DEFINED IN SECTION**



3(b) OF REPUBLIC ACT

NO. 10000, OTHERWISE KNOWN

AS THE 'AGRI-AGRA LAW', WHO ARE ACTUALLY TILLING THE LAND AND CAPITALIZING ON CROPS AS CERTIFIED BY THE DEPARTMENT OF AGRARIAN REFORM (DAR).

"COMPENSABLE LOSSES INCLUDE THOSE RESULTING FROM NATURAL CALAMITIES SUCH AS TYPHOON, FLOOD, DROUGHT, EARTHQUAKE, VOLCANIC ERUPTION, FROST, AND OTHER DESTRUCTIVE NATURAL PHENOMENA SUCH AS HEAT AND HOT WIND; PLANT DISEASES CAUSED BY PATHOGENS, BACTERIA, FUNGI, VIRUSES, VIRUS-LIKE PATHOGENS, AND OTHER SIMILAR FOREIGN BODIES; PEST INFESTATIONS CAUSED BY NEMATODES, INSECTS, MITES AND SPIDERS, MILLIPEDES AND CENTIPEDES, SYMPHYLANS, SLUGS AND SNAILS, SOW BUGS AND PILLBUGS, PARASITIC HIGHER PLANTS, AND OTHER PARASITES, AND LOSS OF LIFE AND/OR INJURY TO THE QUALIFIED AGRARIAN REFORM BENEFICIARY DUE TO ACCIDENT OR ANY OF THE AFOREMENTIONED CAUSES.

"THE FOLLOWING CROPS ARE COVERED BY THIS SECTION: PALAY, CORN, SUGARCANE, HIGH-VALUE CROPS AS DEFINED IN SECTION 4(b) OF REPUBLIC ACT NO. 7900, OTHERWISE KNOWN AS THE 'HIGH-VALUE CROPS DEVELOPMENT ACT OF 1995', COCONUT, AND TOBACCO; AQUACULTURE; LIVESTOCK; AND NON-CROP AGRICULTURAL ASSETS.

"X X X."

**SEC. 2. *List of Qualified Agrarian Reform Beneficiaries and Leaseholders.*** – The DAR, in coordination with the Land Bank of the Philippines, shall submit to the Department of Agriculture (DA) within thirty (30) days from the effectivity of this Act, the complete list of qualified agrarian reform beneficiaries and leaseholders to be included in the Registry System for Basic Sectors in Agriculture (RSBSA), their respective locations and size of landholdings.

**SEC. 3. *Appropriations.*** – The Secretary of the DAR shall immediately include in the Department's programs the needed operational requirement of this Act. The initial funding for the DAR's identified agrarian reform beneficiaries shall be in the amount of one billion pesos (P1,000,000,000.00) from the funds allocated to the Philippine Crop Insurance

Corporation (PCIC) for the RSBSA, as provided by the General Appropriations Act. Thereafter, projections of the annual premium requirement shall be submitted by the DA-PCIC and the DAR to the President, and shall be included in the annual General Appropriations Act: *Provided*, That due to the insufficiency of the initial fund to cover all qualified ARBs and leaseholders, priority for coverage shall be allocated in the following manner: fifty percent (50%) to those newly installed and qualified ARBs with issued CLOAs or leasehold instruments, in descending chronological order; and the remaining fifty percent (50%) to those earliest installed and qualified ARBs with issued EPs/CLOAs or leasehold instruments, in ascending chronological order: *Provided further*, That additional qualified ARBs and leaseholders shall be covered yearly based on annual projections, and in the same manner as provided, until such time that all qualified ARBs and leaseholders are covered under this Act.

**SEC. 4. *Implementing Rules and Regulations.*** – Within thirty (30) days from the approval of this Act, the DAR, in coordination with the DA, PCIC and Department of Budget and Management shall issue the necessary implementing rules and regulations for the effective implementation of this Act.

**SEC. 5. *Congressional Oversight Committee.*** – A Congressional Oversight Committee on Full Insurance Coverage to Agrarian Reform Beneficiaries (COCFICARB) is hereby created to monitor the implementation of this Act.

**SEC. 6. *Repealing Clause.*** – All laws, acts, decrees, executive orders, issuances, and rules and regulations or parts thereof which are contrary to and inconsistent with this Act are hereby repealed, amended, or modified accordingly.

**SEC. 7. *Effectivity.*** – This Act shall take effect fifteen (15) days following its publication in the *Official Gazette* or in any newspaper of general circulation.

Approved,