

REPUBLIC OF THE PHILIPPINES
HOUSE OF REPRESENTATIVES
Quezon City

NINETEENTH CONGRESS
First Regular Session

House Bill No. 1425



Introduced by **ABONO Party-list Representative**
HON. ROBERT RAYMUND M. ESTRELLA

EXPLANATORY NOTE

The Philippines, notwithstanding its famed agricultural acuity, is beset with its own entwined environmental and agricultural challenges that are attributable to its being an agricultural country and an archipelago at the same time.

The country which is known to be a very conducive ground for agriculture now bears its own share of the negative effects of climate change which greatly varies the interplay of temperature and rainfall immensely affecting the resulting agricultural yields. Further, being an archipelago which is situated at the Pacific region, the Philippines proved to be a hotbed of natural phenomenon and natural disasters which put the affected areas into great vulnerability more especially the smallholder farmers who are considered the poorest of the economic sectors of the country.

Certainly, the adage that “prevention is better than cure” does not hold enough all the time to our smallholder farmers because despite the preventive measures that are already in place and the existence of good laws on climate change and on risk reduction and management, they still always end up to be the most devastated at the aftermath of every passing disaster.

It is therefore, the aim of this piece of legislation to provide our smallholder farmers a measure—in the form of a weather index-based agriculture insurance (WIBCI)—that may greatly help them weather and alleviate the adverse impacts of disastrous events which may leave them uncompensated, helpless, empty-handed, or financially burdened.

The WIBCI approach addresses many of the challenges besetting the traditional insurance which utilizes manual assessment procedures requiring insurance professionals to physically visit the insured farm. Further, WIBCI attracts more reinsurers than the traditional insurance does, thereby, decreasing the burden on the insurer to diversify the risk internally. With this reduced burden, the insurer can quickly increase their portfolio to cover more and more farms.

While the Philippine Crop Insurance Corporation, in partnership with the Department of Agriculture, launched the three-year “Scaling-Up Risk Transfer Mechanisms for Climate Vulnerable Agriculture-based Communities in Mindanao” or the “Weather Index-based Insurance Mindanao Project” on November 2014, the same ended on December 31, 2017.

In this legislation seeking to strengthen our farmers' resiliency against the destructive effects of climate change and extreme weather risks, it is heretofore aimed that a free index-based agriculture insurance be made not just a part of the program, but rather be made into a law that shall stand on itself to lend enough support mainly to our smallholder farmers and greatly to the economy of the Philippines which is highly reliant on its agribusiness sector.

Thus, the approval of this bill is urgently requested.



Rep. Robert Raymond M. Estrella
ABONO Party-list

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AN ACT
TO STRENGTHEN THE RESILIENCY OF SMALL FARMERS AGAINST CLIMATE
CHANGE AND EXTREME WEATHER RISKS BY ESTABLISHING THE
REFGULATORY FRAMEWORK AND PROGRAM FOR A FREE INDEX-BASED
AGRICULTURE INSURANCE, PROVIDING THE SOURCE OF FUNDING
THEREFOR, AND FOR OTHER PURPOSES

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

1 **SECTION 1. Title.** – This Act shall be known as the “*Free Index-Based Agriculture*
2 *Insurance (FIBAI) Act*”
3

4 **SEC. 2. Declaration of Policy.** – It is the policy of the State to ensure food security,
5 intensify food production, and increase climate resiliency of the country’s agricultural
6 communities by ensuring the availability of critical safety nets to help farmers and agricultural
7 producers withstand the adverse impact of disastrous weather events, facilitate their prompt
8 recovery from crop damage or crop devastation which have often led to uncompensated losses,
9 heavy financial burden, and unpaid debts.
10

11 Recognizing the increasing frequency and/or severity of droughts, fires, floods, and storms,
12 the Climate Change Act of 2009 (R.A. 9729) has sought to “create an enabling environment for
13 the design of relevant and appropriate risk-sharing and risk-transfer instruments;” and to
14 “coordinate with local government units (LGUs) and private entities to address vulnerability to
15 climate change impacts of regions, provinces, cities, and municipalities.”
16

17 The Philippine Disaster Risk Reduction and Management Act of 2010 (R.A. 10121), has
18 also declared it the policy of the State to:
19

- 20 a. xx “*Uphold the people’s constitutional rights to life and property by addressing the*
21 *root causes of vulnerabilities to disasters, strengthening the country’s institutional*
22 *capacity for disaster risk reduction and management and building the resilience of*
23 *local communities to disasters including climate change impacts;*” xx

1 b. xx *“Incorporate internationally accepted principles of disaster risk management in the*
2 *creation and implementation of national, regional, and local sustainable development*
3 *and poverty reduction strategies, policies, plans, and budgets;”* xx
4

5 c. xx *“Institutionalize the policies, structures, coordination mechanisms and programs*
6 *with continuing budget appropriation on disaster risk reduction from national down to*
7 *local levels towards building a disaster-resilient nation and communities;”* xx
8
9

10 In view thereof, the State shall strengthen and harmonize government initiatives and
11 programs to effectively address the weather and climate risks faced by small agricultural producers
12 in the Philippines, and extend crop insurance coverage to ensure food security and stronger
13 resiliency in crops and agricultural production.
14

15 In order to reach out and serve the greatest number of Filipino farmers, fisher-folks, and
16 agricultural producers, the State shall encourage private insurance service providers to
17 complement the government crop insurance programs by way of innovative risk-sharing
18 mechanism, specifically weather index-based crop insurance programs.
19

20 **SEC. 3. Definition of Terms.** – As used in this Act, the following terms shall be defined
21 as follows:
22

- 23 a. **Insurance** is the service rendered by the insurance providers to protect the
24 insured clients against the probability of a large unexpected loss through the
25 transfer and sharing of risks to compensate for unexpected but financially
26 disastrous events. A contract of insurance is an agreement whereby one party—
27 the insurance provider—undertakes for an agreed consideration to pay another
28 party—the insured client/beneficiary—for loss, damage, or liability arising
29 from an agreed contingent event;
30
- 31 b. **Crop insurance** is an insurance service to protect farmers and agriculture
32 producers against financial losses and uncertainties brought about by crop
33 failures, pests, extreme weather conditions and/or other causes beyond their
34 control, as indicated in the insurance policy issued by the insurance provider/s
35 to the client/s;
36
- 37 c. **Insurance Policy** is a document or certification issued by the insurance
38 provider/s to the insurance clients as proof that the latter is covered by an
39 insurance service with the specified terms, premium costs, trigger event. Payout
40 benefits, and duration of coverage as indicated in the said document;
41
- 42 d. **Weather Index-based Insurance (WIBI)** is an innovative insurance product
43 that aims to provide prompt insurance payout against the incidence of extreme
44 weather conditions through the use of scientifically measurable weather
45 parameters such as rainfall, temperature, frost, humidity, and/or other gauges as

proxy for actual loss using transparent indicators of the occurrence of an adverse event;

- e. **Payout** is the amount paid or to be paid by the insurance provider on account of the occurrence of an agreed contingent event, such as the breach of an agreed lower or upper limit in weather indicators, as specified in an insurance contract;
- f. **Triggers** is the threshold measurement points for the selected weather index parameter or indicator at which the insurance contract starts to pay out;
- g. **Reference Unit Area (RUA)** is a contiguous geographical area such as a group of barangays, municipality, or city as may be covered by or monitored through a Reference Weather Station (RWS);
- h. **Reference Weather Station (RWS)** is a specified meteorological station for each insurance contract as the named reference station from which the observed weather parameter/s shall be principally obtained. This may be a particular weather facility of the Philippine Atmospheric Geophysical and Astronomical Services Administration (PAGASA), or any public or private WMO-compliant private weather station, and/or any satellite-based weather observation service recognized by international re-insurance providers;
- i. **Weather index risks analysts or weather calculator agents** are information support professionals who specialize in meteorological, climatological, and/or weather sciences, providing expert scientific studies, technical information, computer models and/or maintenance of automatic weather stations calibrated for use in the forecasting and validation of weather occurrences and also in risk and actuarial analyses for weather index-based insurance programs; Provided, that: said professionals shall register, whether as individuals or corporate entities, with the Insurance Commission as third-party professional meteorological and weather information service providers subject to technical standards provided for by PAGASA in terms of those engaged in the calibration of automatic weather stations; and
- j. **Small Farmer/Producer** is a farmer whose total combined land-holdings cover an area of not more than five hectares.

SEC. 4. Free Index-Based Agriculture Insurance Framework. – There is hereby established a nationwide Free Weather Index-based Agricultural Insurance (FIBAI) Program that shall operate under the following policy framework:

4.1 Weather Index-based Insurance Product. The typical core features of an index-based Insurance product shall be present in a crop insurance contract under the Program, as follows:

1 4.1.1 **An agreed weather reference index**, such as, but not limited to rainfall
2 (mm), wind speed (kilometers per hour) and temperature (degrees) whose
3 qualification is provided for each Reference Unit Area and for which data is
4 monitored, reported, and validated by an independent third party weather
5 information service provider such as PAGASA or DOST-ASTI, IC-registered
6 professional weather information services using and maintaining automatic weather
7 stations, or any satellite-based weather observation service recognized by
8 international re-insurance providers.
9

10 4.1.2 A **Reference Weather Station** as the named meteorological station from
11 which the observed weather parameter shall be obtained and in event of failure, a
12 fall back methodology maybe utilized for the validation of a weather index
13 occurrence.
14

15 4.1.3 A **Trigger** which is a reference point on the agreed index parameter the
16 occurrence of which activates the insurance payout;
17

18 4.1.4 A **Payout** or lump sum insurance payment amount based on a pre-determined
19 schedule that takes into account the actual area planted and growth phase of the
20 crop.
21

22 4.1.5 **Phases of Crop Growth or Crop Cultivation** that will be covered by specific
23 terms of the insurance – which may refer to a separate trigger and partial payout for
24 each phase of vegetative growth or crop cultivation stage, or a threshold indicator
25 for one whole cropping or growing period.
26

27 **4.2 Insurance Service Providers.** The FIBAI Program shall be open to all government
28 and private sector insurance and re-insurance providers that will be accredited based on the
29 policies and guidelines to be formulated by the FIBAI Project Management Office created
30 under this Act. Weather Index-Based Agriculture Insurance providers shall be under the
31 regulatory supervision of the Insurance Commission.
32

33 **4.3 Stakeholders and Participants.** The main beneficiaries of the FIBAI program shall
34 be the Filipino farmers and agriculture and fisheries producers or farmers' cooperatives
35 who shall register with their respective Local Government Units (LGUs) for the particular
36 crop or production insurance program offered by the LGU through accredited insurance
37 providers. The LGUs may set aside supplemental local funds to complement the premium
38 subsidies that will be provided by the national government. The beneficiary farmers may
39 also pay premium for added insurance features that may be offered by providers.
40

41 **4.4 No Need for Calamity Declaration.** Any breach of the insurance parameters as stated
42 in the FIBAI policy contracts shall be the sole trigger or basis for any payout and shall not
43 require the declaration of a state of calamity by the LGU in order to trigger the obligation
44 of the insurer to the insured farmers/producers.
45

1 **SEC. 5. *Program Administration.*** – There is hereby created a FIBAI Program
2 Management Office (PMO) under the Office of the President (OP) that will focus on establishing
3 the needed coordination mechanisms to implement the program, and popularizing farmers’ regular
4 use of Weather Index-based Crop Insurance, the FIBAI-PMO shall:

- 5
- 6 a. Coordinate with the various stakeholders, including the Department of Agriculture,
7 National Disaster Risk Reduction & Management Council (NDRRMC), Local
8 Government Units (LGUs), farmers’ groups, insurance service providers, and the
9 scientific community, on the widest possible implementation of the FIBAI program
10 based on the rules and guidelines formulated by the FIBAI Oversight Board;
- 11
- 12 b. Establish and maintain, a Weather Risk Data Center for index-based agriculture
13 insurance, which information may be obtained from various sources, including
14 PAGASA, records of the Philippine Crop Insurance Corporation, DOST-ASTI’s
15 Project NOAH, UP-Los Banos’ Project SARAI, agriculture colleges and universities,
16 other government research institutions, and commercial sources such as satellite-based
17 weather monitoring services;
- 18
- 19 c. Monitor, in coordination with the Insurance Commission, the progress and concerns of
20 all index-based agriculture insurance providers in the country;
- 21
- 22 d. Ensure that the insurance pools, insurance companies, and other providers of ancillary
23 services are registered with the Insurance Commission;
- 24
- 25 e. Coordinate with the municipalities and cities and farmers’ cooperative federations that
26 are eligible to undertake the FIBAI Program in order to facilitate their access,
27 registration, and participation to the FIBAI Program as group insurance
28 clients/beneficiaries;
- 29
- 30 f. Undertake, in partnership with the scientific communities, the development and
31 conduct of relevant studies on other crops and agriculture produce as well as on other
32 innovative modes of risk management that will encourage participation in index-based
33 insurance and re-insurance; and
- 34
- 35 g. Oversee, monitor, and ensure compliance by the relevant parties in the implementation
36 of the Program and the provisions of the index-based insurance and re-insurance
37 contracts following guidelines issued by the Insurance Commission.
- 38

39 The PMO shall be headed by an Executive Director, to be appointed by the President , who
40 shall formulate the agency’s organization structure, strategic and operational plans, and annual
41 budgets which shall not exceed 2% of the total premium subsidies to be allotted for each fiscal
42 year for approval and endorsement by the FIBAI Oversight Board. The PMO shall ensure
43 adherence to the Micro-Agri Policy Framework adopted by the Insurance Commission.

44

45 **SEC. 6. *FIBAI Oversight Board.*** – An Oversight Board shall convene at least twice a year
46 to monitor and oversee the operation of the FIBAI program and the administration of all index-

1 based agriculture insurance in the country. This shall be composed of the heads of the following
2 institutions and agencies, or their designated permanent representatives:

- 3
- 4 1. Insurance Commission, to serve as Chairman;
- 5
- 6 2. Department of Agriculture;
- 7
- 8 3. Department of Interior and Local Government;
- 9
- 10 4. Cooperatives Development Authority;
- 11
- 12 5. National Disaster Risk Reduction and Management Council (NDRRMC);
- 13
- 14 6. Department of Science and Technology;
- 15
- 16 7. Three (3) farmers, representing farmer organization or farmer cooperative federations
- 17 from the country's three major island groups—to be appointed by the President of the
- 18 Philippines; and
- 19
- 20 8. Three (3) representatives from the insurance industry, including the Philippine Crop
- 21 Insurance Corporation and two (2) from the private sector representing the non-life
- 22 insurance industry.
- 23

24 The Board shall have the following functions:

- 25
- 26 a. Confirm or approve the organization plans, strategic and operational plans, and annual
- 27 budgets to be submitted in the developed, managed, and monitored by PMO, with the
- 28 end view of ensuring proper and transparent implementation of the Program with the
- 29 widest possible outreach for small farmers;
- 30
- 31 b. Confirm the rules and guidelines for the implementation and monitoring of index-based
- 32 crop insurance programs, taking into account actuarially sound insurance and re-
- 33 insurance principles;
- 34
- 35 c. Fix and regularly update the maximum levels of insurance coverage levels and
- 36 maximum premiums that can be used as a basis for subsequent budgets of the FIBAI
- 37 and other related programs; and
- 38
- 39 d. Prepare, through the PMO, an annual report on the implementation and extent of
- 40 availment by farmers and LGUs of the FIBAI program.
- 41
- 42

43 **SEC. 7. Role of PAGASA and Other Weather Information Providers.** – The Philippine
44 Atmospheric Geophysical and Astronomical Service Administration (PAGASA), consistent with
45 its mandates under the PAGASA Modernization Act of 2015 (R.A. 10692), shall provide adequate,
46 up-to-date, and timely information on atmospheric, astronomical, and other weather-related

1 phenomena as well as assessments pertinent to climate change adaptation programs, such as
2 weather index-based insurance.

3
4 PAGASA, and other weather science research institutions and climate institutes in the state
5 universities, shall continue to conduct and publish relevant weather damage and crop yield
6 correlation research and other scientific studies, prepare computerized analytical systems, and
7 accessible weather information analysis of future climate scenarios, among others.

8
9 PAGASA may partner with relevant scientific organizations, research institutes, and/or
10 private sector entities for the implementation of specialized services and cost recovery programs
11 and may collect a minimal service fee for its weather certifications.

12
13 The accredited index-based insurance service providers may also opt to partner with or
14 subscribe to recognized satellite-based weather information service agencies as their alternative
15 source and basis for determining the weather thresholds and risk levels. Insurance providers
16 utilizing satellite-based weather information services shall report to the FIBAI-PMO details on the
17 objectivity and reliability of such weather information facilities. The assistance of meteorological
18 information support professionals may be sought to calculate and analyze the risk levels or provide
19 computations to complement the data from weather stations of PAGASA and DOST facilities and
20 other monitored public or privately-owned weather sensors.

21
22 **SEC. 8. Role of Local Government Units.** – The FIBAI Program shall be implemented by
23 the city and municipal LGUs for the farmers and farm crops within their areas of jurisdiction. The
24 LGU shall campaign and advocate for the FIBAI programs as a group or community crop
25 insurance facility and conduct information and education programs with the help of their barangay
26 officials and representatives of participating insurance providers. The farmers shall formally
27 register with the Municipal or City Agriculturist at least 45 days prior to the start of crop planting.
28 The participating insurance institution shall provide the group; insurance policy through the LGU
29 and, in turn, the LGU shall distribute the appropriate sub-policy contracts to the beneficiary
30 farmers for their respective free weather index crop insurance, indicating the name of the farmer
31 and crop to be insured, farm area and location, start of planting, and expected harvest schedule and
32 their estimated cost of production using their latest expected prices of farm inputs.

33
34 The Municipal or City Agriculturist and the insurance provider shall electronically collate
35 the farmers' insurance information and submit these to FIBAI-PMO at least 20 days prior to the
36 start of the planting season.

37
38 **SEC. 9. Role of Insurance Pool.** – All non-life insurance companies duly licensed by the
39 Insurance Commission shall participate in the FIBAI program through an Agri-Insurance pool.
40 The structure and operations guidelines of the said pool shall be approved by the Insurance
41 Commission. The Agri-Insurance pool shall be composed of local, duly-licensed and compliant
42 insurance companies who will subscribe in the pool a minimum of one (1%) of the required
43 statutory net worth.

44
45 **SEC. 10. Free Premium and Source of Funding.** – To subsidize the free premiums of
46 farmers under the FIBAI Program, the amount of Six Billion Pesos (PHP6.0 billion) shall be set

1 aside from their current year's unprogrammed Risk Management Fund and/or from the unutilized
2 or unreleased portions of the National Disaster Risk Reduction Funds to form the initial FIBAI
3 Premium Subsidy Fund. Henceforth, this FIBAI Premium Subsidy Fund shall be included as an
4 additional line item in the subsequent annual national appropriations, as a separate component of
5 the climate change adaptation and disaster risk mitigation, the amount of which shall be
6 automatically augmented in proportion to the applicable inflation rate adopted by the Development
7 Budget Coordinating Council for the ensuing year.

8
9 The insurance premium subsidies for the crops and farms of the insured farmers shall be
10 securely transmitted electronically to the selected insurance provider or insurance pool based upon
11 the submission of the lists and data of insured farmers by the LGUs and/or CDA- accredited
12 cooperative federations to the PMO; Provided that the average premium subsidy amount for the
13 insurance coverage of the pool will not exceed six percent (6%) of the average cost of production
14 of the totality of covered crops. Premium remittance shall be made within thirty (30) days from
15 the confirmation by the FIBAI-PMO of the covered farms and farmers.

16
17 The insurance service providers shall immediately submit reports to the concerned LGU
18 and the FIBAI-PMO on their covered farms and insurance clients for the relevant Reference Unit
19 Areas. The insurance providers may independently conduct marketing activities to advertise and
20 popularize their insurance services.

21
22 **SEC. 11. Climate Risk Mitigation Fund for Small Farmers.** – There is hereby created a
23 Climate Risk Mitigation Fund for Small Farmers to be managed by the FIBAI-PMO. Any and all
24 unutilized amounts under the FIBAI program for any given year shall accrue to this Fund and may
25 be used to further enhance index-based crop insurance in the country such as any of, but not limited
26 to the following purposes: institution and capacity-building in the various regions of the country,
27 information, and education campaigns for all agriculture-based municipalities and cities, the
28 enhancement and updating of the weather risk analytic centers, and improvement of
29 communication and coordination between and among the key stakeholders, especially the small
30 farmers.

31
32 **SEC. 12. Exemption from the Procurement Law (R.A. 9184).** – The procurement of
33 weather index-based crop insurance services under this Act shall be exempt from the coverage of
34 Republic Act No. 9184, provided, that:

- 35
36 a. The insurance provider is comprised of a pool of insurance companies formed as a joint
37 venture with capitalization that is at least equal to the amount of premium to be
38 collected;
39
40 b. The insurance to be procured is a group insurance policy for a composite set of farmer
41 clients within a municipality or a set of barangays;
42
43 c. The insured farms have been mapped and are within coverage of a Reference Weather
44 Station or a satellite remote sensing service;
45

1 d. Validation services of an independent third party weather information meteorological
2 calculator agents is registered with the Insurance Commission; and
3

4 e. The composite set of barangays, municipalities, provinces and/or regions are packaged
5 with a balanced profile of high risk and low risk areas, as may be approved or
6 coordinated by the FIBAI-PMO
7

8 Services to be provided by actuarial professionals, calculator agents and/or specialized
9 weather risk analysts accredited by the FIBAI-PMO and IC shall also be exempt from R.A. 9184,
10 provided, that their professional fees shall not exceed 6% of the insurance premium
11

12 **SEC. 13. Tax Exemptions.** – All premium payments paid for index-based insurance
13 contracts registered with the LGUs and coordinated with the FIBAI-PMO shall be exempt from
14 VAT and other relevant transaction taxes, including Documentary Stamp Taxes.
15

16 **SEC. 14. Mandatory Agri-Insurance Quota.** – All non-life insurance companies
17 authorized to do business in the Philippines are mandated to subscribe to the insurance pool or to
18 ensure that a minimum of five percent (5%) of their gross written premiums shall be in the
19 agriculture sector.
20

21 **SEC. 15. Penalty Clause.** – The Insurance Commission shall strictly monitor the
22 compliance of all non-life insurance institutions with the respect of the Agri-Insurance Quota as
23 provided for in the preceding section. Administrative sanctions and other penalties shall be
24 imposed by the Commission for non-compliance with the provision of this Act, which shall be
25 equivalent to two percent (2%) of the premium value of non-compliance with the Agri-Insurance
26 Quota based on their total insured interests for the year.
27

28 For the agricultural areas and communities covered under the FIBAI Program, the elected
29 LGU officials and key administrative offices, including but not limited to the Mayor, Vice Mayor,
30 Municipality/City Administrator, Municipality/City Agriculturist, Treasurer, and Accountant shall be
31 administratively liable for non-implementation of the weather index insurance for their constituent
32 farmers, subject to Book V, Title I, Subtitle A, Chapter 7 (Discipline) of the Administrative Code
33 (E.O. 292) under the Civil Service Commission Subtitles, as amended, and Rule XI (Penalties)
34 under the Code of Conduct and Ethical Standards for Public Officials and Employees (R.A. No.
35 6713).
36

37 **SEC. 16. Transitory Provisions.** – The FIBAI Program shall initially cover the staple
38 crops, namely: rice and corn farms, in the Top 30 rice and corn producing provinces of the
39 preceding year based on data from the Philippine Statistics Authority. This is without prejudice to
40 including farmers in more provinces, municipalities, and contiguous areas as the FIBAI-PMO,
41 LGUs, and that the insurance providers may be able to coordinate.
42

43 Within a period of five (5) years from the approval of this Act, the PMO shall coordinate
44 and partner with the scientific community and relevant research and academic institutions on the
45 development of weather risk models for crop yield and crop damage based on Philippine climate

1 information and data and other studies to widen the coverage of weather index-based insurance to
2 other agriculture crops and livestock.

3
4 **SEC. 17. *Implementing Rules and Regulations.*** – Within sixty (60) days from the
5 effectivity of this Act, the Insurance Commissioner shall convene the FIBAI Oversight Board to
6 formulate and adopt the Implementing Rules and Regulations of this Act within the ensuing period
7 of three (3) months. The IC shall initially provide secretariat support to the Board, pending the
8 establishment of the FIBAI-PMO which shall then become the Secretariat of the Board.

9 **SEC. 18. *Repealing Clause.*** – All laws, decrees, executive orders or parts thereof
10 inconsistent with the provisions of this Act is hereby repealed or modified accordingly.

11 **SEC. 19. *Separability Clause.*** – If any part or provision of this Act is declared invalid or
12 unconstitutional, the other parts not otherwise affected shall remain in full effect and force.

13 **SEC. 20. *Effectivity.*** – This Act shall take effect upon its publication in the Official
14 Gazette.

Approved,