



Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

TWENTIETH CONGRESS
First Regular Session

House Bill No. 4470



Introduced by Representative KRISTINE SINGSON-MEEHAN

EXPLANATORY NOTE

The Comprehensive Agrarian Reform Program was instituted to promote social justice and industrialization by redistributing agricultural lands to landless farmers and farmworkers. However, despite land ownership, agrarian reform beneficiaries (ARBs) remain vulnerable to the devastating effects of natural calamities, plant diseases, pest infestations, and other risks that can wipe out their livelihood and plunge them back into poverty.

This measure seeks to address this gap by mandating **full insurance coverage** for all qualified ARBs who are actually tilling the land. It specifies compensable losses including those caused by natural calamities, plant diseases, pest infestations, and accidents. The coverage extends not only to crops such as palay, corn, sugarcane, high-value crops, coconut, and tobacco, but also to livestock, fishery produce, and other certified non-crop agricultural assets.

Furthermore, this bill provides for the operationalization of the proposed insurance coverage, initially charging the appropriations of Philippine Crop Insurance Corporation and thereafter including it in the yearly General Appropriations Act.

Finally, a Congressional Oversight Committee is likewise created to ensure effective implementation of the proposed bill.

By institutionalizing insurance coverage for ARBs, this measure strengthens the foundation of agrarian reform. It provides our farmers and fisherfolk with a safety net that allows them to recover from unforeseen setbacks, thus ensuring food security of our country

In view of the foregoing, immediate passage of this bill is earnestly sought.

DEPUTY SPEAKER KRISTINE SINGSON-MEEHAN
2nd DISTRICT ILOCOS SUR



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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 REPUBLIC ACT NO. 6657, AS AMENDED BY REPUBLIC ACT NO. 9700, OTHERWISE KNOWN AS THE "COMPREHENSIVE AGRARIAN REFORM LAW OF 1988"

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

SECTION 1. 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 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;

"(e) x x x; **[and]**

"(f) x x x

"The Bagong Kilusang Kabuhayan sa Kaunlaran (BKKK) Secretariat shall be transferred and attached to the LBP, for its supervision including all its applicable and existing funds, personnel, properties, equipment and records. [.]; **AND**

“(G) FULL INSURANCE COVERAGE FOR COMPENSABLE LOSSES TO ALL QUALIFIED AGRARIAN REFORM BENEFICIARIES, WHO ARE ACTUALLY TILLING THE LAND.

THE DAR SHALL PROVIDE THE PROCEDURES FOR SUCH REGISTRATION AND CERTIFICATION OF ACTUAL BENEFICIARIES AND FARMING INVESTMENTS AND PROJECTS UNDERTAKEN BY SUCH. FOR PURPOSES OF THIS SECTION, “QUALIFIED AGRARIAN REFORM BENEFICIARIES” SHALL BE AS DEFINED IN SECTION 3(b) OF REPUBLIC ACT NO. 10000, OTHERWISE KNOWN AS THE “AGRI-AGRA REFORM CREDIT ACT OF 2009”.

COMPENSABLE LOSSES INCLUDE THOSE RESULTING FROM:

- i. NATURAL CALAMITIES SUCH AS TYPHOON, FLOOD, DROUGHT, EARTHQUAKE, VOLCANIC ERUPTION, FROST, AND OTHER DESTRUCTIVE NATURAL PHENOMENA SUCH AS HEAT AND HOT WIND;**
- ii. PLANT DISEASES CAUSED BY PATHOGENS, BACTERIA, FUNGI, VIRUSES, VIRUS-LIKE PATHOGENS, AND OTHER SIMILAR FOREIGN BODIES;**
- iii. 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**
- iv. LOSS OF LIFE OR INJURY TO THE QUALIFIED AGRARIAN REFORM BENEFICIARY DUE TO ACCIDENT OR ANY OF THE AFOREMENTIONED CAUSES.**

“THE FOLLOWING CROPS AND OTHER FARMING AND FISHERY PRODUCE ARE COVERED:

- i. 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, TOBACCO;**
- ii. CROPS OR STOCKS IN FISHERIES FARMS;**
- iii. LIVESTOCK; AND**
- iv. NON-CROP AGRICULTURAL ASSETS USED IN ACTUAL FARMING AND REPORTED TO AND CERTIFIED BY THE DAR.**

“Misuse or diversion of the financial and support services herein provided shall result in sanctions against the beneficiary guilty thereof, including the

forfeiture of the land transferred to him/her or lesser sanctions as may be provided by the PARC, without prejudice to criminal prosecution.

“THE SECRETARY OF THE DA AND THE SECRETARY OF THE DAR SHALL IMMEDIATELY INCLUDE IN THEIR DEPARTMENTS’ PROGRAMS THE OPERATIONALIZATION OF THIS INSURANCE COVERAGE, THE INITIAL FUNDING FOR WHICH SHALL BE CHARGED AGAINST THE CURRENT APPROPRIATIONS OF THE PHILIPPINE CROP INSURANCE CORPORATION (PCIC) FOR THE REGISTERED BENEFICIARIES UNDER THE RSBSA. THEREAFTER, PROJECTIONS OF THE ANNUAL PREMIUM REQUIREMENT SHALL BE SUBMITTED BY THE PCIC AND THE DAR TO THE PRESIDENT WHO SHALL INCLUDE IN THE ANNUAL GENERAL APPROPRIATIONS ACT THE NECESSARY BUDGET FOR THE INSURANCE COVERAGE MANDATED IN THIS ACT: *PROVIDED*, THAT IN CASE OF INSUFFICIENCY OF THE INITIAL FUND TO COVER ALL QUALIFIED ARBS AND LEASEHOLDERS, COVERAGE SHALL BE PRIORITIZED IN THE FOLLOWING MANNER: FIFTY PERCENT

(50%) TO THOSE NEWLY INSTALLED AND QUALIFIED ARBS WITH ISSUED CERTIFICATE OF LANDOWNERSHIP AWARDS (CLOAs) OR LEASEHOLD INSTRUMENTS, IN DESCENDING CHRONOLOGICAL ORDER; AND THE REMAINING FIFTY PERCENT (50%) TO THOSE EARLIEST INSTALLED AND QUALIFIED ARBS WITH ISSUED EMANCIPATION PATENTS / 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.

“FURTHER, A CONGRESSIONAL OVERSIGHT COMMITTEE FOR THE FULL INSURANCE COVERAGE OF AGRARIAN REFORM BENEFICIARIES (COFCICARB) IS HEREBY CREATED. IT SHALL BE COMPOSED OF THE CHAIRPERSON OF THE COMMITTEE ON AGRARIAN REFORM OF THE HOUSE OF REPRESENTATIVES AND THE CHAIRPERSON OF THE COMMITTEE ON AGRICULTURE, FOOD AND AGRARIAN REFORM OF THE SENATE OF THE PHILIPPINES, THREE (3) MEMBERS OF THE HOUSE OF REPRESENTATIVES, AND THREE (3) MEMBERS OF THE SENATE OF THE PHILIPPINES, TO BE DESIGNATED RESPECTIVELY BY THE SPEAKER OF THE HOUSE OF REPRESENTATIVES AND THE PRESIDENT OF THE SENATE OF THE PHILIPPINES.”

SEC. 2. Within thirty (30) days from the effectivity of this Act, the DAR, shall, in coordination with the Land Bank of the Philippines submit to the Department of Agriculture (DA), the complete list of qualified ARBs and leaseholders to be included in the Registry System for Basic Sectors in Agriculture (RSBSA), their respective locations, and size of landholdings.

SEC. 3. Within thirty (30) days from the approval of this Act, the DAR, shall, in coordination with the DA, PCIC, and Department of Budget and Management, issue the rules and regulations for the effective implementation of this Act.

SEC. 4. 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. 5. This Act shall take effect fifteen (15) days after its publication in the *Official Gazette* or in a newspaper of general circulation.

Approved,