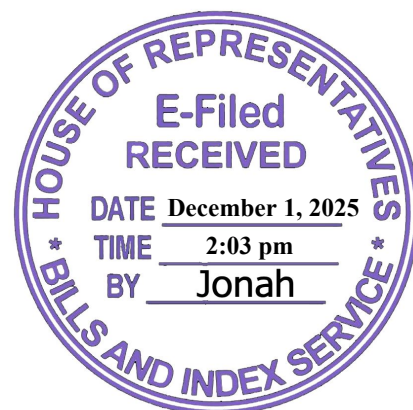


Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City, Metro Manila

TWENTIETH CONGRESS
First Regular Session

HOUSE BILL NO. 6491



Introduced by:

HON. CHRISTOPHERSON "COCO" M. YAP

EXPLANATORY NOTE

This bill responds to that long-standing gap by requiring comprehensive insurance protection for eligible beneficiaries who actively till their awarded land. It defines the types of losses that may be compensated, including those arising from natural hazards, biological threats, and accidental damage. The protection covers a wide range of agricultural activities, from staple and high-value crops to coconut and tobacco, as well as livestock, fisheries, and other verified non-crop assets essential to farm productivity.

The measure also outlines how this insurance system will be put into operation. Initial funding will be drawn from the Philippine Crop Insurance Corporation, with sustained financing to be incorporated into the annual national budget. To ensure accountability and continuous improvement, a Congressional Oversight Committee will monitor and guide the implementation of the program.

By securing the livelihoods of agrarian reform beneficiaries, this bill strengthens the long-term viability of agrarian reform itself. Providing farmers and fisherfolk with reliable recovery mechanisms enhances their resilience, protects rural incomes, and contributes to the stability of the country's food supply.

In the Nineteenth Congress, the House of Representatives approved a similar measure on Third Reading as House Bill No. 6680 on January 31, 2023.

In view of the foregoing, **ug sa ngalan sa SERBISYONG TINUORAY**, the undersigned respectfully requests the immediate passage of this measure.


CHRISTOPHERSON "COCO" M. YAP
Representative, Second District of Southern Leyte

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HOUSE BILL NO. 6491

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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.”

SECTION 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.

SECTION 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.

SECTION 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.

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

Approved,