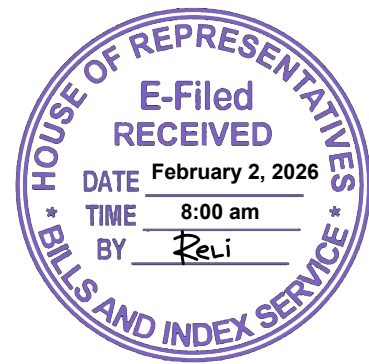


TWENTIETH CONGRESS)
REPUBLIC OF THE PHILIPPINES)
First Regular Session)



HOUSE OF REPRESENTATIVES

*Introduced by Representative Rufus B. Rodriguez and
Representative Maximo B. Rodriguez, Jr.*

House Bill No. 7508

EXPLANATORY NOTE

International labor mobility is increasing, as a matter of policy and a matter of fact. Today, the number of Overseas Filipino workers has increased almost 25-fold over the past 20 years.

As of 2024, there are around 2.19 million Overseas Filipino Workers (OFWs) with 57% being women. The majority (97.9%) are contracted workers, primarily deployed in Asia (81% in 2022) to countries like Saudi Arabia, the UAE, Kuwait, and Hong Kong.

Our OFWs are responsible for around 262 billion pesos in total remittances.

Although government policy initially focused on exporting professionals, OFW occupations abroad have diversified over time to include factory workers, construction workers, and service workers, such as care givers and domestic helpers.

There are numerous reports of maltreatment and exploitation suffered by our OFWs. Hence, there is a need to protect and ensure the welfare of our migrant workers. This bill seeks to provide compulsory welfare insurance for our overseas contract workers.

In view thereof, immediate approval of this Bill is sought.


RUFUS B. RODRIGUEZ


MAXIMO B. RODRIGUEZ, JR.

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AN ACT

**PROVIDING COMPULSORY WELFARE INSURANCE PROGRAM FOR ALL OVERSEAS
CONTRACT WORKERS**

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

SECTION 1. Title. – This Act shall be known as the “Overseas Contract Workers Insurance
Act”.

SEC. 2. Declaration of Policy. – It is hereby declared a policy of the State to ensure the
welfare of our overseas contract workers by providing insurance program without cost on their
part.

SEC. 3. Benefits under the Insurance Program. – All overseas contract workers shall be
covered by a welfare insurance program in addition to benefits being provided by Overseas
Workers Welfare Administration. They shall be entitled to the following benefits:

- a.) Accidental Death Benefit of up to US\$15,000;
- b.) Survivor's Benefit, in case of Natural Death, of up to S\$10,000;
- c.) Permanent Total Disablement of up to US\$7,500;
- d.) Repatriation of Bodily Remains, including burial, of up to US\$15,000;
- e.) Repatriation due to Emergency Evacuation and legitimate causes of up to
US\$1,000;
- f.) Subsistence Allowance of US\$100 per month for six months totaling US\$600;
and
- g.) Legitimate Monetary Claims for Unpaid/Rightful and Just Wages of up to
US\$4,500.

SEC. 4. Insurance Premium. – All recruitment agencies shall pay a premium of US\$ 3.00 per
month to Overseas Workers Welfare Administration for the insurance coverage of overseas
contract workers.

SEC. 5. Penalty. – In case of failure to pay the premium on time, the recruitment agency shall
be liable to pay interest at the rate of 12% per annum. Refusal to pay premium for at least
three consecutive months shall be a ground for the suspension or revocation of the recruitment
agency's license.

SEC. 6. Implementing Rules and Regulations. – The Department of Labor and Employment
shall promulgate the rules and regulations for the effective enforcement of the provisions of
this Act.

SEC. 7. *Separability Clause.* — Should any provision of this Act or any part thereof be declared invalid, the other provisions, so far as they are separable from the invalid ones, shall remain in full force and effect.

SEC. 8. *Repealing Clause.* — All laws, orders, issuances, rules and regulations or parts thereof inconsistent with this Act are hereby repealed or modified accordingly.

SEC. 9. *Effectivity.* —This Act shall take effect fifteen (15) days after its complete publication in at least two (2) newspapers of general circulation.

Approved,