

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



Senate  
Office of the Secretary

13 JUL -8 P5:04

SENATE

S. No. 632

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Introduced by Senator Antonio "SONNY" F. Trillanes IV

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### Explanatory Note

Presidential Decree No. 352 dated December 22, 1973, as amended by Presidential Decree No. 1965 dated January 11, 1985, provides for an annual special group term insurance coverage to all members of the Armed Forces of the Philippines (AFP) and the Philippine National Police (PNP) in the active service to include cadets of the Philippine Military Academy (PMA), the Philippine National Police Academy (PNPA), and the Philippine Air Force Flying School, Probationary Officers, trainees and draftees, to an amount not exceeding P12,000.00.

The members of the AFP and the PNP, being primarily responsible for the preservation of peace, order and security of the country, are exposed to dangers of life and limb in their tasks of suppressing the activities of insurgents and lawless elements. The Special Group Term Insurance coverage of P12,000.00 is indeed very inadequate for the protection and security of the members and their family.

Increasing the group insurance coverage for members of the Armed Forces of the Philippines and the Philippine National Police is only proper and fitting in view of the present high cost of living and the increasing exposure to dangers of life and limb in the performance of their assigned duties.

In view of the foregoing, immediate approval of this measure is earnestly sought.

ANTONIO "SONNY" F. TRILLANES IV  
Senator

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AN ACT

**INCREASING THE SPECIAL GROUP TERM INSURANCE COVERAGE FOR THE MEMBERS OF THE ARMED FORCES OF THE PHILIPPINES, INCLUDING THE MEMBERS OF THE PHILIPPINE NATIONAL POLICE, AMENDING FOR THE PURPOSE PRESIDENTIAL DECREE 352, AS AMENDED BY PRESIDENTIAL DECREE 1965, AND FOR OTHER PURPOSES**

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

1           **SECTION 1.** Section 1 of Presidential Decree No. 352, as amended by  
2 Presidential Decree No. 1965, is hereby further amended to read as follows:

3

4           "SECTION 1. Subject to such terms and conditions as may be mutually  
5 acceptable to the [Government Service Insurance System or other insurance  
6 firms] ARMED FORCES AND POLICE MUTUAL BENEFIT ASSOCIATION  
7 INCORPORATED (AFPMBAI) AS THE INSURER and the Chief of Staff of the  
8 Philippines (AFP) AND THE DIRECTOR GENERAL OF THE PHILIPPINE  
9 NATIONAL POLICE (PNP), including the rates of the insurance premiums (fifty  
10 percent) to be paid by each member of the Armed Forces of the Philippines and  
11 the [Integrated] PHILIPPINE National Police and by the government as its  
12 counterpart premium contribution (remaining fifty percent), and approved by the  
13 [Minister] SECRETARY of National Defense AND SECRETARY OF THE  
14 INTERIOR AND LOCAL GOVERNMENT RESPECTIVELY, each member of  
15 the Armed Forces of the Philippines and the [Integrated] PHILIPPINE National  
16 Police in the active service, including cadets of the Philippine Military Academy,  
17 the Philippine Air Force Flying School, AND THE PHILIPPINE NATIONAL

1 POLICE ACADEMY, Probationary officers, trainees and draftees, shall be  
2 insured under an annual Special Group Term Insurance coverage program,  
3 renewable annually thereafter, [for not exceeding Php 12,000] FOR NOT LESS  
4 THAN FIFTY THOUSAND PESOS (Php 50,000) per said member, in addition  
5 to such compulsory insurance for members of the Armed Forces of the  
6 Philippines and the [Integrated] PHILIPPINE National Police by the Government  
7 Service Insurance System as provided for by existing laws: PROVIDED, THAT  
8 PAYMENT OF ONE-HALF OF THE BENEFITS, CORRESPONDING TO THE  
9 GOVERNMENT COUNTERPART PREMIUM, SHALL BE MADE TO THE  
10 LEGAL HEIRS AS DEFINED IN THE CIVIL CODE OF THE PHILIPPINES  
11 AND THE OTHER HALF TO THE DESIGNATED BENEFICIARIES  
12 THEREIN AND: PROVIDED, FURTHER, THAT BENEFITS GRANTED  
13 HEREIN SHALL BE FORFEITED FOR THOSE WHO ARE CHARGED AND  
14 SUBSEQUENTLY FOUND GUILTY OF CRIMES AGAINST THE STATE,  
15 EXCEPT ONE-HALF THEREOF, CORRESPONDING TO THE PREMIUM  
16 PAID BY THE INSURED, WHICH SHALL BE PAID TO THE LEGAL HEIRS  
17 AND BENEFICIARIES IN THE MANNER PROVIDED FOR IN THE LAST  
18 PRECEDING SENTENCE.”

19  
20 **SEC. 2.** The additional government counterpart premium contributions required  
21 to carry out the purpose of this Act is hereby authorized to be appropriated and such sum  
22 shall thereafter be included in the annual general appropriations of the Department of  
23 National Defense and the Department of Interior and Local Government.

24  
25 **SEC. 3.** This Act shall take effect fifteen (15) days after its complete publication  
26 in the Official Gazzette or in at least two (2) newspaper of general circulation.

Approved,