Republic of the Philippines
HOUSE OF REPRESENTATIVES
Quezon City

EIGHTEENTH CONGRESS
Third Regular Session

COMMITTEE REPORT NO. **1456**

Submitted by the Committee on Overseas Workers Affairs on **February 10, 2022**
Re : House Bill No. **10802**
Recommending its approval in substitution of House Bills Numbered 1430, 3217, 3390, 3811, 4690, 5258 and 8252
Sponsors : Representatives Raymond Democrito C. Mendoza and Enrico A. Pineda

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Mr. Speaker:

The Committee on Overseas Workers Affairs to which were referred House Bill No. 1430, introduced by Representative Luis N. Campos Jr., entitled:

> AN ACT FURTHER AMENDING REPUBLIC ACT NO. 8042, OTHERWISE KNOWN AS THE MIGRANT WORKERS AND OVERSEAS FILIPINO ACT OF 1995, AS AMENDED BY REPUBLIC ACT NO. 10022, FURTHER STRENGTHENING THE STANDARD OF PROTECTION OF THE WELFARE OF MIGRANT WORKERS BY EXPANDING THE COVERAGE OF COMPULSORY INSURANCE, AND FOR OTHER PURPOSES

House Bill No. 3217, introduced by Representatives Eduardo "Bro. Eddie" C. Villanueva and Domingo C. Rivera, entitled:

> AN ACT PROVIDING FREE INSURANCE FOR COVERED APPLICANTS OF OVERSEAS EMPLOYMENT CERTIFICATES, APPROPRIATING FUNDS THEREFOR AND FOR OTHER PURPOSES

House Bill No. 3390, introduced by Representative Precious Hipolito Castelo, entitled:

> AN ACT PROVIDING FOR AN INSURANCE COVERAGE FOR THE PROTECTION OF INCOME OF EVERY BONAFIDE OVERSEAS FILIPINO WORKER AND APPROPRIATING FUNDS THEREFOR AND FOR OTHER PURPOSES

House Bill No. 3811, introduced by Representative Rufus B. Rodriguez, entitled:

> AN ACT PROVIDING COMPULSORY WELFARE INSURANCE PROGRAM FOR ALL OVERSEAS CONTRACT WORKERS

House Bill No. 4690, introduced by Representative Victor A. Yap, entitled:

> AN ACT PROVIDING FREE INSURANCE FOR COVERED APPLICANTS OF OVERSEAS EMPLOYMENT CERTIFICATES, APPROPRIATING FUNDS THEREFOR AND FOR OTHER PURPOSES

House Bill No. 5258, introduced by Representatives Enrico A. Pineda and Michael Odylon L. Romero, entitled:

> AN ACT EXPANDING THE COVERAGE OF COMPULSORY INSURANCE OF OVERSEAS FILIPINO WORKERS, FURTHER AMENDING REPUBLIC ACT NO. 8042, OTHERWISE KNOWN AS THE MIGRANT WORKERS AND OVERSEAS FILIPINO ACT OF 1995, AS AMENDED BY REPUBLIC ACT NO. 10022

House Bill No. 8252, introduced by Representative Samantha Louise Vargas Alfonso, entitled:

> AN ACT FURTHER AMENDING REPUBLIC ACT NO. 8042, OTHERWISE KNOWN AS THE MIGRANT WORKERS AND OVERSEAS FILIPINO ACT OF 1995, AS AMENDED BY REPUBLIC ACT NO. 10022, FURTHER STRENGTHENING THE STANDARD OF PROTECTION OF THE WELFARE OF MIGRANT WORKERS BY EXPANDING THE COVERAGE OF COMPULSORY INSURANCE, AND FOR OTHER PURPOSES

has considered the same and recommends that the attached House Bill No. **10802** , entitled:

> AN ACT EXPANDING THE COVERAGE OF COMPULSORY INSURANCE OF OVERSEAS FILIPINO WORKERS, FURTHER AMENDING REPUBLIC ACT NO. 8042, OTHERWISE KNOWN AS THE MIGRANT WORKERS AND OVERSEAS FILIPINOS ACT OF 1995, AS AMENDED

be approved in substitution of House Bills Numbered 1430, 3217, 3390, 3811, 4690, 5258 and 8252 with Representatives Luis N. Campos Jr., Eduardo "Bro. Eddie" C. Villanueva, Domingo C. Rivera, Precious Hipolito Castelo, Rufus B. Rodriguez, Victor A. Yap, Enrico A. Pineda, Michael Odylon L. Romero, Samantha Louise Vargas Alfonso, Raymond Democrito C. Mendoza, Macnell M. Lusotan, Ferdinand R. Gaite, Jericho Jonas B. Nograles, Alberto "Bobby" D. Pacquiao, Jocelyn P. Tulfo, Maria Lourdes Acosta-Alba and Jose “Ping-Ping” I. Tejada as authors thereof.

Respectfully submitted,

REP. RAYMOND DEMOCRITO C. MENDOZA
Chairperson
Committee on Overseas Workers Affairs

THE HONORABLE SPEAKER
HOUSE OF REPRESENTATIVES
QUEZON CITY

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HOUSE OF REPRESENTATIVES
Quezon City

EIGHTEENTH CONGRESS
Third Regular Session

HOUSE BILL NO. 10802
(In substitution of House Bills Numbered 1430, 3217, 3390, 3811, 4690, 5258 and 8252)

Introduced by
Representatives Luis N. Campos, Jr., Eduardo "Bro. Eddie" C. Villanueva, Domingo C. Rivera, Precious Hipolito Castelo, Rufus B. Rodriguez, Victor A. Yap, Enrico A. Pineda, Michael Odylon L. Romero, Samantha Louise Vargas Alfonso, Raymond Democrito C. Mendoza, Macnell M. Lusotan, Ferdinand R. Gaite, Jericho Jonas B. Nograles, Alberto "Bobby" D. Pacquiao, Jocelyn P. Tulfo, Maria Lourdes Acosta-Alba and Jose “Ping-Ping” I. Tejada

AN ACT
EXPANDING THE COVERAGE OF COMPULSORY INSURANCE OF OVERSEAS FILIPINO WORKERS, FURTHER AMENDING REPUBLIC ACT NO. 8042, OTHERWISE KNOWN AS THE MIGRANT WORKERS AND OVERSEAS FILIPINOS ACT OF 1995, AS AMENDED

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

SECTION 1. Section 37-A of Republic Act No. 8042, otherwise known as the “Migrant Workers and Overseas Filipinos Act of 1995”, as amended, is hereby further amended to read as follows:

"SEC. 37-A. *Compulsory Insurance Coverage for **[**Agency-Hired**]** **MIGRANT** Workers.* - In addition to the performance bond to be filed by the recruitment/manning agency under Section 10, each migrant worker**, WHETHER AGENCY-HIRE, REHIRE, DIRECT-HIRE, OR GOVERNMENT-HIRE, [**deployed by a recruitment/manning agency**]** shall be covered by a compulsory insurance policy **AFTER SIGNING OR DURING THE RENEWAL OF THE CONTRACT,** which shall be secured at no cost to the said worker. **THE INSURANCE PREMIUM SHALL BE PAID BY THE FOREIGN EMPLOYER, OR BY THE RECRUITMENT/MANNING AGENCY IN THE CASE OF AGENCY-HIRED WORKERS.** Such insurance policy shall be effective for the duration of the migrant worker's employment **OR DEPLOYMENT,** and shall cover, at the minimum:

(a) Accidental death, with at least Fifteen thousand United States dollars (US$ 15,000.00) survivor’s benefit payable to the migrant worker’s beneficiaries;

(b) Natural death, with at least Ten thousand United States Dollars (US$ 10,000.00) survivor’s benefit payable to the migrant worker’s beneficiaries;

(c) Permanent total disablement, with at least Seven thousand five hundred United States dollars (US$ 7,500.00) disability benefit payable to the migrant worker. The following disabilities shall be deemed permanent: total, complete loss of sight of both eyes; loss of two (2) limbs at or above the ankles or wrists; permanent complete paralysis of two (2) limbs; brain injury resulting to incurable imbecility or insanity;

TEMPORARY PARTIAL DISABLEMENT BENEFIT THAT IS PAYABLE TO THE MIGRANT WORKER. THE TABLE OR LIST OF PARTIAL DISABLEMENT WITH CORRESPONDING AMOUNT SHALL BE INCLUDED IN THE IMPLEMENTING RULES AND REGULATIONS OF THIS SECTION BY THE INSURANCE COMMISSION, AFTER CONSULTATION WITH THE INSURANCE INDUSTRY AND OTHER STAKEHOLDERS;

(d) Repatriation **AND OTHER ATTENDANT** cost**S** of the worker when his/her employment is terminated without any valid cause, including the transport of his or her personal belongings. In case of death **OF THE MIGRANT WORKER, AND THE EMPLOYER IS INCAPACITATED TO PAY OR HAS ABANDONED THE WORKER**, the insurance provider shall arrange and pay for the repatriation or return of the worker's **BODY OR CREMATED** remains. The insurance provider shall also render any assistance necessary in the transport, including but not limited to, locating a local and licensed funeral home, mortuary or direct disposition facility to prepare the body for transport, completing all documentation, obtaining legal clearances, procuring consular services, **TRANSLATION COSTS**, providing death certificates, purchasing the minimally necessary casket or air transport container, as well as transporting the remains including retrieval from site of death and delivery to the receiving funeral home;

SUBJECT TO THE INTER-AGENCY STUDY, AFTER DUE CONSULTATION WITH THE INSURANCE INDUSTRY AND OTHER STAKEHOLDERS, THE REPATRIATION BENEFIT UNDER THIS PARAGRAPH MAY ALSO EXTEND TO CAUSES DUE TO AN EPIDEMIC, PANDEMIC, WAR, CIVIL UNREST, DISASTERS AND CALAMITIES, WHETHER NATURAL OR MAN-MADE

(e) Subsistence allowance benefit, with at least One hundred United States dollars (US$100.00) per month for a maximum of six (6) months for a migrant worker who is involved in a case or litigation for the protection of his/her rights in the receiving country;

(f) Money claims arising from employer's liability which may be awarded or given to the worker in a judgment or settlement of his or her case in the NLRC. The insurance coverage for money claims shall be equivalent to at least three (3) months **SALARIES** for every year of the migrant worker's employment contract.

THE MONEY CLAIMS OF REHIRES, DIRECT-HIRES AND GOVERNMENT-HIRES, SHALL BE SUBJECT TO THE ADMINISTRATIVE PROCEEDING OF SINGLE-ENTRY APPROACH (SENA), WHICH WAS INSTITUTIONALIZED UNDER REPUBLIC ACT NO. 10396, ENTITLED "AN ACT STRENGTHENING CONCILIATION-MEDIATION AS A VOLUNTARY MODE OF DISPUTE SETTLEMENT FOR ALL LABOR CASES, AMENDING FOR THIS PURPOSE ARTICLE 228 OF PRESIDENTIAL DECREE NO. 442, AS AMENDED, OTHERWISE KNOWN AS THE "LABOR CODE OF THE PHILIPPINES". THE SENA PROCEEDING MAY BE DONE ONLINE OR ONSITE. IF THE MIGRANT WORKER IS IN THE PHILIPPINES, SENA PROCEEDING SHALL BE DONE AT THE PHILIPPINE OVERSEAS EMPLOYMENT ADMINISTRATION (POEA). IF THE WORKER IS ONSITE, SENA PROCEEDING SHALL BE DONE AT THE PHILIPPINE OVERSEAS LABOR OFFICE. THE POEA, IN CONSULTATION WITH THE STAKEHOLDERS, IS HEREBY TASKED TO PROMULGATE THE IMPLEMENTING GUIDELINES FOR THIS PROVISION, WHICH WILL INCLUDE THE PROCEDURE ON HOW A CASE SETTLEMENT OR ORDER IS ENFORCED AGAINST THE FOREIGN EMPLOYER OR PRINCIPAL.

In addition to the above coverage, the insurance policy shall also include:

(g) Compassionate visit. When a migrant worker is hospitalized and has been confined for at least seven (7) consecutive days, he shall be entitled to a compassionate visit by one (1) family member or a requested individual. The insurance company shall pay for the transportation cost of the family member or requested individual to the major airport closest to the place of hospitalization of the worker **AND BACK TO THE PHILIPPINES**. It is, however, the responsibility of the family member or requested individual to meet all visa and travel document requirements;

(h) Medical evacuation. When an adequate medical facility is not available proximate to the migrant worker, as determined by the insurance company's physician and/or a consulting physician, **THE INSURANCE PROVIDER SHALL UNDERTAKE THE** evacuation **TO THE NEAREST HOSPITAL OF ADEQUATE MEDICAL FACILITY** under appropriate medical supervision **AND** by the mode of transport necessary [shall be undertaken by the insurance provider]; and

(i) Medical repatriation. When medically necessary as determined by the **INSURANCE COMPANY'S PHYSICIAN OR A CONSULTING** [attending] physician, repatriation under medical supervision to the migrant worker's residence shall be undertaken

by the insurance provider at such time that the migrant worker is medically cleared for travel by commercial carrier. If the period to receive medical clearance to travel exceeds fourteen (14) days from the date of discharge from the hospital, an alternative appropriate mode of transportation, such as air ambulance, may be arranged. Medical and non-medical escorts may be provided when necessary.

FOR PURPOSES OF THIS SECTION, THE TERM "DEPLOYMENT" REFERS TO THE DURATION WHEN THE WORKER IS STILL ABROAD, WHICH SHOULD NOT BE MORE THAN THE PERIOD OF THE ORIGINAL EMPLOYMENT CONTRACT COVERED BY AN INSURANCE POLICY.

Only reputable private insurance companies duly registered with the Insurance Commission (IC), which are in existence and operational for at least five (5) years, with a net worth **OR CAPITALIZATION IN ACCORDANCE WITH SECTION 194 OF THE INSURANCE CODE, AS AMENDED, [**of at least Five hundred million pesos (P500,000,000.00) to be determined by the IC**]** and with a current year certificate of authority **ISSUED BY THE IC** shall be qualified to provide for the worker's insurance coverage. Insurance companies who have directors, partners, officers, employees or agents with relatives, within the fourth civil degree of consanguinity or affinity, who work or have interest in any of the licensed recruitment/manning agencies or in any of the government agencies involved in the overseas employment program shall be disqualified from providing this workers' insurance coverage.

The **FOREIGN EMPLOYER, AS MAY BE REPRESENTED BY THE** recruitment/manning agency **OR MIGRANT WORKER**, shall have the right to choose from any of the qualified insurance providers **[**the company that will insure the migrant worker it will deploy**]**. After procuring such insurance policy, the **FOREIGN EMPLOYER, OR THE** recruitment/manning agency shall provide an authenticated copy thereof to the migrant worker. It shall then submit the certificate of insurance coverage of the migrant worker to POEA as a requirement for the issuance of an Overseas Employment Certificate (OEC) to the migrant worker. In the case of seafarers who are insured under policies issued by foreign insurance companies, the POEA shall accept certificates or other proofs of cover from recruitment/manning agencies: Provided, That the minimum coverage under sub-paragraphs (a) to (i) are included therein.

Any person having a claim upon the policy issued pursuant to subparagraphs (a), (b), (c), (d) and (e) of this section shall present to the insurance company concerned a written notice of claim together with pertinent supporting documents. The insurance company shall forthwith ascertain the truth and extent of the claim and make payment within ten (10) days from the filing of the notice of claim.

Any claim arising from accidental death, natural death or disablement under this section shall be paid by the insurance company without any contest and without the necessity of providing fault or negligence of any kind on the part of the insured migrant worker: *Provided,* That the following documents, duly authenticated by the Philippine foreign posts, shall be sufficient evidence to substantiate the claim:

(1) Death Certificate - In case of natural or accidental death;
(2) Police or Accident Report - In case of accidental death; and
(3) Medical Certificate - In case of permanent disablement;

For repatriation under subparagraph (d) hereof, a certification which states the reason/s for the termination of the migrant worker's employment and the need for his or her repatriation shall be issued by the Philippine foreign post or the Philippine Overseas Labor Office (POLO) located in the receiving country.

For subsistence allowance benefit under subparagraph (e), the concerned labor attaché or, in his absence, the embassy or consular official shall issue a certification which states the name of the case, the names of the parties and the nature of the cause of action of the migrant worker.

For the payment of money claims under subparagraph (f), the following rules shall govern:

(1) After a decision has become final and executory or a settlement/compromise agreement has been reached between the parties at the NLRC, an order shall be released mandating the respondent recruitment/manning agency to pay the amount adjudged or agreed upon within thirty (30) days;

(2) The recruitment/manning agency shall then immediately file a notice of claim with its insurance provider for the amount of liability insured, attaching therewith a copy of the decision or compromise agreement;

(3) Within ten (10) days from the filing of notice of claim**,** the insurance company shall make payment to the **EMPLOYER OR** recruitment/manning agency the amount adjudged or agreed upon, or the amount of liability insured, whichever is lower. After receiving the insurance payment, the **EMPLOYER OR** recruitment/manning agency shall immediately pay the migrant worker's claim in full, taking into account that in case the amount of insurance coverage is insufficient to satisfy the amount adjudged or agreed upon, it is liable to pay the balance thereof;

(4) In case the insurance company fails to make payment within ten (10) days from the filing of the claim, the recruitment/ manning agency shall pay the amount adjudged or agreed upon within the remaining days of the thirty (30)-day period, as provided in the first subparagraph hereof;

(5) If the **AGENCY-HIRED** worker's claim was not settled within the aforesaid thirty (30)-day period, the recruitment/manning agency's performance bond or escrow deposit shall be forthwith garnished to satisfy the migrant worker's claim;

(6) The provision of compulsory worker's insurance under this section shall not affect the joint and solidary liability of the foreign employer and the recruitment/manning agency under Section 10;

(7) Lawyers for the insurance companies, unless the latter is impleaded, shall be prohibited to appear before the NLRC in money claims cases under this section.

IN FILING A CLAIM WITH THE INSURANCE PROVIDER, THE RECRUITMENT/MANNING AGENCY SHALL ASSIST THE MIGRANT WORKER OR THE BENEFICIARY AND ENSURE THAT ALL INFORMATION AND DOCUMENTS IN THE CUSTODY OF THE AGENCY NECESSARY FOR THE CLAIM MUST BE READILY ACCESSIBLE TO THE CLAIMANT. EXCEPT FOR THE AGENCY-HIRED WORKERS, THE FOREGOING DUTIES SHALL BE PERFORMED BY THE DOLE/POEA/OWWA.

Any question or dispute in the enforcement of any insurance policy issued under this section shall be brought before the IC for mediation or adjudication.

In case it is shown by substantial evidence before the POEA that the migrant worker **[**who was deployed by a licensed recruitment/manning agency**]** has paid for the premium or the cost of the insurance coverage or that the said insurance coverage was used as basis by the recruitment/manning agency **OR EMPLOYER** to claim any additional fee from the migrant worker, the said licensed recruitment/manning agency shall lose its license and all its directors, partners, proprietors, officers and employees, **AS WELL AS THE FOREIGN EMPLOYER** shall be perpetually disqualified from [engaging] **PARTICIPATING** in the business of [recruitment] **RECRUITING LAND-BASED AND SEA-BASED** [of overseas] workers. Such penalty is without prejudice to any other liability which such persons may have incurred under existing laws, rules or regulations.

For migrant workers recruited by the POEA on a government-to-government arrangement, the POEA shall establish a foreign employers guarantee fund which shall be answerable to the workers' monetary claims arising from breach of contractual obligations. **[**For migrant workers classified as rehires, name hires or direct hires, they may opt to be covered by this insurance coverage by requesting their foreign employers to pay for the cost of the insurance coverage or they may pay for the premium themselves.**]** To protect the rights of these workers, the Department of Labor and Employment and the POEA shall provide them adequate legal assistance, including conciliation and mediation services, whether at home or abroad.

At the end of every year, the Department of Labor and Employment and the IC shall jointly make an assessment of the performance of all insurance providers, based upon the report of the NLRC and the POEA on their respective interactions and experiences with the insurance companies, and they shall have the authority to ban or blacklist such insurance companies which are known to be evasive or not responsive to the legitimate claims of migrant workers. The Department of Labor and Employment shall include such assessment in its year-end report to Congress.

For purposes of this section, the Department of Labor and Employment, IC, NLRC and the POEA, in consultation with the recruitment/manning agencies [and]**,** legitimate non-government organizations advocating the rights and welfare of overseas Filipino workers, **AND INSURANCE COMPANIES** shall formulate the necessary implementing rules and regulations.

The foregoing provisions on compulsory insurance coverage shall be subject to automatic review through the Congressional Oversight Committee **[**immediately after three (3)**]** **EVERY FIVE (5)** years from the effectivity of this Act in order to determine its efficacy in favor of the covered overseas Filipino workers and the compliance by **FOREIGN EMPLOYERS, OR** recruitment/manning agencies and insurance companies, without prejudice to an earlier review if necessary and warranted for the purpose of modifying, amending and/or repealing these subject provisions. **FOR THIS PURPOSE, THE CONGRESSIONAL OVERSIGHT COMMITTEE CREATED UNDER REPUBLIC ACT NO. 10022, ENTITLED "AN ACT AMENDING REPUBLIC ACT NO. 8042, OTHERWISE KNOWN AS THE MIGRANT WORKERS AND OVERSEAS FILIPINOS ACT OF 1995, AS AMENDED, FURTHER IMPROVING THE STANDARD OF PROTECTION AND PROMOTION OF THE WELFARE OF MIGRANT WORKERS, THEIR FAMILIES AND OVERSEAS FILIPINOS IN DISTRESS, AND FOR OTHER PURPOSES", SHALL CONTINUE TO EXIST UNTIL ITS MANDATE IS TERMINATED BY AN ACT OF CONGRESS.**

SEC. 2. The Department of Labor and Employment, Philippine Overseas Employment Administration, National Labor Relations Commission, OWWA and the Insurance Commission, after consultations with the stakeholders, shall, within sixty (60) days after the effectivity of this Act, formulate the necessary rules and regulations for the effective implementation of this Act.

SEC. 3. All laws, decrees, orders, issuances, rules and regulations or parts thereof contrary to or inconsistent with this Act, are hereby repealed or modified accordingly.

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

Approved,

House of Representatives
Committee Affairs Department

FACT SHEET

House Bill No. 10802
(In Substitution of House Bills Numbered 1430, 3217, 3390, 3811, 4690, 5258 and 8252)

AN ACT EXPANDING THE COVERAGE OF COMPULSORY INSURANCE OF OVERSEAS FILIPINO WORKERS, FURTHER AMENDING REPUBLIC ACT NO. 8042, OTHERWISE KNOWN AS THE MIGRANT WORKERS AND OVERSEAS FILIPINOS ACT OF 1995, AS AMENDED

Introduced by: ***REPRESENTATIVES LUIS N. CAMPOS JR., EDUARDO "BRO. EDDIE" C. VILLANUEVA, DOMINGO C. RIVERA, PRECIOUS HIPOLITO CASTELO, RUFUS B. RODRIGUEZ, VICTOR A. YAP, ENRICO A. PINEDA, MICHAEL ODYLON L. ROMERO, SAMANTHA LOUISE VARGAS ALFONSO, RAYMOND DEMOCRITO C. MENDOZA, MACNELL M. LUSOTAN, FERDINAND R. GAITE, JERICHO JONAS B. NOGRALES, ALBERTO "BOBBY" D. PACQUIAO, JOCELYN P. TULFO, MARIA LOURDES ACOSTA-ALBA AND JOSE "PING-PING" I. TEJADA***

Committee Referral: ***COMMITTEE ON OVERSEAS WORKERS AFFAIRS***
Committee Chairperson: ***REPRESENTATIVE RAYMOND DEMOCRITO MENDOZA***

OBJECTIVE:

- To extend the protection of the law on compulsory insurance on a wider range of overseas Filipino workers (OFW).

KEY PROVISIONS:

- Expands the coverage of the compulsory insurance for agency-hired OFWs to include rehires, direct-hires and government-hires.

- Includes "temporary partial disablement" in the list of benefits to be enjoyed by the OFWs.

- Directs the Insurance Commission, Department of Labor and Employment, Philippine Overseas Employment Administration and the National Labor Relations to study the inclusion in the repatriation benefit causes due to an epidemic, pandemic, war, civil unrest, disasters and calamities, whether natural or man-made.

- Provides for the process of settling money claims of rehires, direct-hires and government-hires through the administrative proceeding of single-entry approach, which was institutionalized under RA 10396 (Strengthening Conciliation-Mediation as a Voluntary Mode of Dispute Settlement for All Labor Cases).

RELATED LAW:

- Republic Act No. 8042, or the “Migrant Workers and Overseas Filipinos Act of 1995”, as amended by Republic Act No. 10022