



Republic of the Philippines
Department of Finance
INSURANCE COMMISSION
1071 United Nations Avenue
Manila



PRESS RELEASE

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OFW INSURANCE BENEFIT PAID TO THE FAMILY OF JOANNA DEMAFELIS

According to Insurance Commissioner Dennis B. Funa, the family of Joanna Daniela Demafelis received the death benefit under the Compulsory OFW Insurance Program last 03 March 2018.

Upon verification, the overseas Filipino worker discovered inside a freezer in an abandoned apartment in Kuwait last February, was recruited and deployed by the recruitment agency Our Lady of Mount Carmel Global E-Human Resources, Incorporated.

Being an agency-hired OFW, she is required by law to be covered by an OFW Insurance.

According to Insurance Commissioner Dennis B. Funa, Paramount Life and General Insurance Corporation confirmed that Ms. Demafelis was issued with an OFW insurance policy on 12 May 2014 with a twenty-four (24) months coverage.

Despite the fact that the date of death of Ms. Demafelis is still undetermined, Paramount Life and General Insurance Corporation paid the claim for the death benefit in favor of the declared beneficiaries of Ms. Demafelis.

Earlier, the Philippine government has extended P600,000.00 in financial aid to the family of Ms. Dimafelis.

Based on reports, the government has given P300,000.00 as death benefit, P200,000.00 as livelihood assistance, and an additional P100,000.00 as educational assistance to the family of Ms. Dimafelis.

Under the current OFW Insurance Program, all overseas Filipino workers deployed by a recruitment agency are required to be covered by a compulsory insurance policy which shall be secured at no cost to the OFW.

Every migrant worker shall be covered for: a) accidental death with a minimum survivor's benefit of \$15,000; b) natural death with a minimum survivor's benefit of \$10,000; c) permanent total disablement (with a minimum of \$7,500 disability benefit); d) repatriation cost of the worker when the employment is terminated without any valid cause; e) subsistence allowance benefit with a minimum of \$100 per month for a maximum of six months for a migrant worker who is involved in a case or litigation for

the protection of his/her rights in the receiving country; and f) money claims arising from employer's liability.

In addition, the insurance policy shall also provide for: a) compassionate visit (where 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); b) medical evacuation; and c) medical repatriation.

Recently, there have been several clamors to enhance the coverage of compulsory insurance.

According to Commissioner Funa, "There are several proposals for the enhancement of the mandatory insurance coverage for our OFWs including the inclusion of "war risks" in the coverage of the compulsory insurance which includes invasion, insurrection, and military coup."

He added, "There is also a proposal to include direct hires, name-hired and rehires or balik-manggagawa (BM) from the coverage of the mandatory insurance coverage because under the current law, the insurance coverage of these OFWs are merely optional."

"We welcome all proposals that would provide adequate and timely assistance and protection to our OFWs. Also, these and any proposals would be further deliberated upon consultation and coordination with other government agencies such as the POEA and OWWA, and other stakeholders," said Commissioner Funa.

"Considering, however, that the mechanism for Compulsory OFW Insurance Program is provided under a law, we also have to consider whether or not there is a need to amend the existing law," Commissioner Funa said.


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