

AN ACT PROVIDING FOR THE MUTUAL INSURANCE OF WORK ANIMALS.

Act No. 2573., February 04, 1916

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By authority of the United States, be it enacted by the Philippine Legislature, that:

SECTION 1. There is hereby created a division in the Bureau of Agriculture to be known as the division for the mutual insurance of work animals. The short title of said division shall be the "insurance division." There is hereby created a society of owners of work animals to insure such animals against death by making mutual contributions to pay death losses. The name of such society shall be "Work Animals Insurance Society."

SEC. 2. The management of the association shall be vested in a board consisting of the Director of Agriculture, as chairman, the Insular Treasurer, and a citizen of the Philippine Islands who is acquainted with and interested in agriculture, as members. Said third member shall be appointed by the Governor-General and confirmed by the Upper House of the Legislature. The members of this board shall serve without pay, except they shall be entitled to their actual and necessary expenses while engaged in the performance of their duties in connection herewith.

SEC. 3. Any resident of the Philippine Islands being the owner of one or more work animals, either carabao or vacas, shall be eligible for membership in said society.

SEC. 4. Any person qualified for membership may join said society by paying to the treasurer of the municipality where such person resides a membership fee of one peso if such person desires to insure less than six work animals, two pesos if he desires to insure more than five and less than eleven, five pesos if he desires to insure more than ten and less than fifty and ten pesos if he desires to insure fifty. or more work animals. Said membership fee shall be collected but once and shall be used to pay the expenses of administering the affairs of said society.

SEC. 5. Whenever any person desires to become a member of said society, he shall, in addition to paying the above-mentioned membership fee, file with the municipal treasurer a detailed description on blanks furnished by said society of each animal which he desires to insure and at the same time, pay to said treasurer three per cent of the value of each of said animals according to the appraisalment hereinafter provided, as his pro rata shares for his insurance, whereupon at the expiration of thirty days from said date, if such animal or animals be alive and in apparent good health, they shall become insured hereunder. Said payment of three per cent of the value of said work animal shall: be payable annually in advance, and whenever a member fails to make such payment he shall by that act cease to be a member of said society: Provided, however, That the insurance provided for herein shall not take effect or be in force until at least fifty thousand work animals have been listed for insurance and their premiums paid, whereupon the Director of Agriculture shall issue a formal statement declaring this Act to be operative.

SEC. 6. At the end of each calendar month said Insurance Board shall ascertain the number and value of work animals insured hereunder that died during said month, whereupon the Insular Auditor, within sixty days, upon the certificate of said Board, shall issue a voucher upon the Insular Treasurer against the insurance fund created

by this Act, payable to the owner or owners of such animals, respectively, for eighty per cent of the appraised value thereof, less the value, if any, of the carcass of such animal.

SEC. 7. After a work animal has been accepted for insurance hereunder it shall -not thereafter be rejected on account of age, but a carabao above fifteen years of age or under three years of age, or a vaca above eight years of age or under three years of age, shall not in the first instance be accepted for insurance hereunder.

SEC. 8. For the purposes of this Act work animals are hereby appraised as follows: carabaos, three to five years of age, fifty to one hundred pesos; five to ten years of age, one hundred to one hundred and fifty pesos; ten to fifteen years of age, fifty to one hundred pesos. Work cattle, three to five years of age, fifty to ninety pesos; five to eight years of age, eighty to one hundred and twenty pesos; eight to twelve years of age, fifty to eighty pesos; over twelve years of age, no value. Said Board shall arrange a schedule of values within the limits prescribed in this section. When an animal reaches the age limit in any of the above-mentioned classes it shall automatically pass to the succeeding class.

SEC. 9. Whenever a member of this society loses a work animal by death, the same being insured herein, he shall cause said animal, before the same is buried or otherwise disposed of, to be viewed by two disinterested persons, one of whom shall be designated by the municipal treasurer: Provided, That if the animal should pass the age limit corresponding to the last class, it shall be considered as assessed and paid for according to said class. Said member shall thereupon file a statement, under oath, with the municipal treasurer, on a blank furnished by said treasurer, setting out a description of said animal, the date and cause of death, if known, and such other facts as may be desired by said Insurance Board. In the event of a work animal insured herein becoming unserviceable on account of sickness, accident or any other cause, said Insurance Board shall, subject to the regulations prescribed by the same, pay the value of said animal, less the value of its carcass, if any. For the purposes of this Act, municipal treasurers are authorized to administer oaths.

SEC. 10. No new or additional members shall be accepted in any municipality while such municipality is known to be infected with rinderpest.

SEC. 11. At the end of each year the Insurance Board shall, after exhausting the membership fees, deduct from the amounts received during the year as insurance premiums losses that have been paid for and losses which remain unpaid, together with the unpaid balance of expenses of administration. Fifty per cent of the surplus of the premiums shall be placed in a reserve fund to meet future contingencies, and fifty per cent of said surplus shall be distributed among the members of the association in proportion to the amounts paid by them as premium during the year.

SEC. 12. Animals which have been immunized against rinderpest by the Bureau of Agriculture may be insured hereunder, but such animals shall constitute a separate class. They shall be appraised twenty per cent higher than non-immunized animals and the assessment collected shall be twenty per cent less than the assessment collected for insuring non-immunized animals of the corresponding class.

SEC. 13. Any person who shall kill any work animal for the purpose or with the intent to secure insurance hereunder, or who shall falsely represent that a work animal hereunder is dead, or in any way cheat or defraud the said society, shall be punished by imprisonment not to exceed six months or a fine not to exceed two hundred pesos, or both, and may be deprived of his right to collect the insurance or required to refund the same should it have been paid, and he shall also be dropped from the roll of membership and shall not thereafter be eligible for membership in said society.

SEC. 14. Whenever the owner of an animal insured hereunder should transfer his rights in and to the said animal

by mortgage, sale, conveyance or by testate or intestate succession, his interest in the insurance policy shall pass to the person to whom said animal is mortgaged, sold or conveyed, or to the person taking his interest in said animal.

SEC. 15. So far as this Act imposes duties upon public officials such duties shall be a part of the public duties of said officials, and shall be performed without additional compensation.

SEC. 16. This Act shall take effect upon its passage.

Enacted, February 4, 1916.

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