

SENATE No. 288

To accompany the petition of Roy F. Williams for legislation to further define group life insurance and blanket accident and health insurance. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Fifty-Five.

AN ACT TO FURTHER DEFINE GROUP LIFE INSURANCE AND BLANKET ACCIDENT AND HEALTH INSURANCE.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. Section 133 of chapter 175 of the Gen-
2 eral Laws, as amended, is hereby further amended by
3 inserting subdivision (f) at the end of subdivision (e)
4 to read as follows:— (f) All the executive, supervisory,
5 administrative, professional, clerical or sales employees
6 of employer members of an industrial or business associa-
7 tion which has been in existence for at least five years and
8 was formed for purposes other than obtaining insurance
9 and the employees of said association or all of any class
10 or classes of the employees of said employers or the asso-
11 ciation determined by conditions pertaining to employ-
12 ment, with or without medical examination, written un-
13 der a policy issued to said association or the trustees of
14 a fund established by said association, which association
15 or trustees, as the case may be, shall be deemed to be
16 the policyholder, the premium on which is to be paid by
17 the policyholder either wholly from funds contributed by
18 the employer or employers of the insured persons or
19 partly from such funds and partly from funds contributed
20 by the insured persons specifically for their insurance, for
21 amounts of insurance based upon some plan precluding

22 individual selection either by the insured persons or by
23 the policyholder or the employers and for the benefit of
24 persons other than the policyholder or the employer or
25 employers; provided, that when part of the premium is
26 to be contributed by the insured persons specifically for
27 their insurance and the benefits of the policy are offered
28 to all eligible persons, not less than seventy-five per cent
29 of the eligible employees of each employer who remits
30 funds for premium payments may be so insured; pro-
31 vided, that such policy shall, at its date of issue, cover
32 a total of six hundred or more employees.

1 SECTION 2. Section 134 of chapter 175 of the Gen-
2 eral Laws, as amended, is hereby further amended by
3 adding after the phrase "clause (a), (b), (c), (d) or (e)"
4 after the phrase "clause (e)" and after the phrase "sub-
5 division (e)", the phrase: — or clause (f).

1 SECTION 3. Section 110 of chapter 175 of the General
2 Laws, as amended, is hereby further amended by insert-
3 ing in the first sentence of subdivision (A), after clause
4 (i), the following clause: — (j) An industrial or business
5 association which has been in existence for at least five
6 years and was formed for purposes other than obtaining
7 insurance or the trustees of a fund established by such
8 industrial or business association; and by inserting in
9 the first sentence of subdivision (A), after the phrase
10 "employees of the employer or employers", the phrase:
11 — or the executive, supervisory, administrative, clerical
12 or sales employees of employer members of said indus-
13 trial or business association or the employees of said in-
14 dustrial association; and by inserting after clause (5)
15 of subdivision (B) the following: — (6) Such person as
16 the policyholder referred to in (j) of subdivision (A) of
17 this section shall designate, in case of such a policy issued
18 to either the industrial association or the trustees of a
19 fund established by the industrial association.