

# HOUSE . . . . No. 1251

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By Mr. Feeney of Boston, petition of Edward J. Donnelly relative to the issuance of general or blanket accident and health insurance policies to the trustees of a fund established by one or more trade unions. Insurance.

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## The Commonwealth of Massachusetts

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In the Year One Thousand Nine Hundred and Forty-Eight.

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AN ACT RELATIVE TO THE ISSUANCE OF GENERAL OR  
BLANKET ACCIDENT AND HEALTH INSURANCE POLICIES  
TO THE TRUSTEES OF A FUND ESTABLISHED BY ONE OR  
MORE TRADE UNIONS.

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

1 Chapter 175 of the General Laws, as most recently  
2 amended by section 1 of chapter 403 of the acts of  
3 1945, is hereby amended by striking out section 110  
4 and inserting in place thereof the following section:—  
5 *Section 110.* Nothing in sections one hundred  
6 and eight and one hundred and nine shall be con-  
7 strued to apply to or affect or prohibit the issue of  
8 any general or blanket policy of insurance to (a) any  
9 employer, whether an individual, association, co-  
10 partnership, or corporation; or (b) any municipal  
11 corporation or any department thereof not referred  
12 to in (c); or (c) any police or fire department; or

13 (d) any college, school or other institution of learning,  
14 or the head or principal thereof; or (e) any organiza-  
15 tion for health, recreational or military instruction  
16 or treatment; or (f) any underwriters' corps, salvage  
17 bureau or like organization; or (g) any trade union  
18 or trustees of a fund established by one or more trade  
19 unions under which the officers, members or em-  
20 ployees, or classes or departments thereof, or the  
21 students or patients thereof, as the case may be,  
22 are insured against loss or damage from disease or  
23 specified accidental bodily injuries or death caused  
24 by such injuries, contracted or sustained while ex-  
25 posed to the hazards of the occupation, the course  
26 of instruction or treatment, or otherwise, for a  
27 premium intended to cover the risks of all persons  
28 insured under such policy. A policy on which the  
29 premiums are paid by the employer and the em-  
30 ployees jointly, or by the employees, and the benefits  
31 of which are offered to all eligible employees, and  
32 insuring not less than seventy-five per cent of such  
33 employees, or the members of an association of such  
34 employees, if the members so insured constitute not  
35 less than seventy-five per cent of all eligible em-  
36 ployees, or a policy on which the premiums are paid  
37 by the trade union or by the trustees of a fund es-  
38 tablished by one or more trade unions and its mem-  
39 bers jointly or by its members, and the benefits of  
40 which are offered to all members, and insuring not  
41 less than seventy-five per cent of such members, shall  
42 be deemed a general or blanket policy within the  
43 meaning of this section.

44 Nothing in sections one hundred and eight and one  
45 hundred and nine shall be construed to apply to or  
46 affect or prohibit the issue of any general or blanket

47 policy of insurance to any association of state, county  
48 or municipal employees who are regularly and per-  
49 manently employed by the commonwealth, a county  
50 or a municipality and, if employed by the common-  
51 wealth or the city of Boston are paid by a common  
52 paymaster, as defined in section one hundred and  
53 thirty-three, and are eligible for membership in the  
54 retirement association for the employees of the com-  
55 monwealth or of the city of Boston, or to an asso-  
56 ciation of employees of two or more municipalities  
57 within one county who are regularly and perma-  
58 nently employed by one or more such municipalities,  
59 insuring the members of the association against loss  
60 or damage from disease or specified accidental bodily  
61 injuries or death caused by such injuries, contracted  
62 or sustained while exposed to the hazards of their  
63 occupation, for a premium intended to cover the risks  
64 of all the persons insured under such policy. No  
65 person shall be eligible for coverage under such a  
66 policy as a member of more than one such associa-  
67 tion. A policy on which the premium is paid by the  
68 members of the association and the benefits of which  
69 are offered to all its members, and insuring not less  
70 than fifty members and seventy-five per cent of all  
71 persons eligible for membership in the association  
72 shall be deemed to be a general or blanket policy  
73 within the meaning of this section.

74 The provisions of section one hundred and thirty-  
75 eight A shall apply to deductions on pay-roll schedules  
76 from the salary of any state, county or municipal  
77 employee for the payment of premiums on a general  
78 or blanket policy issued to such an association of  
79 state, county or municipal employees.

80 (1) The employer, whether an individual, corpora-

81 tion, co-partnership or association, or a municipal  
82 corporation or department thereof including a police  
83 or fire department, in case of such a general or  
84 blanket policy issued by a domestic mutual life or  
85 other domestic mutual company to such employer;  
86 or (2) the college, school or other institution of  
87 learning, in case of such a policy so issued to such  
88 institution; or (3) the head or principal of the col-  
89 lege, school or other institution of learning, in case of  
90 such a policy so issued to the head or principal of  
91 such institution; or (4) such person as the organiza-  
92 tion for health, recreation or military instruction or  
93 treatment, the underwriters' corps, salvage bureau  
94 of like organization, trade union or trustees of a fund  
95 established by one or more trade unions, or associa-  
96 tion of state, county or municipal employees shall  
97 designate, in case of such a policy so issued to such  
98 organization, trade union or trustees of a fund es-  
99 tablished by one or more trade unions or association,  
100 shall alone be a member of the company and entitled  
101 to one vote by virtue of such policy at the meetings  
102 of the company.

103 Any blanket or general policy issued under this  
104 section to any employer, to a trade union or trustees  
105 of a fund established by one or more trade unions, to  
106 an association of state, county, or municipal em-  
107 ployees, may also insure the dependents of employees  
108 or members insured thereunder, in respect to medical,  
109 surgical and hospital expenses.