
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-Four.

AN ACT FURTHER DEFINING GROUP LIFE INSURANCE AND
BLANKET ACCIDENT AND HEALTH INSURANCE.

1 *Whereas*, The deferred operation of this act would
2 tend to defeat its purpose, which is to extend without
3 delay the provisions of the General Laws relating to
4 group life insurance and blanket accident and health
5 insurance to additional groups of employees to meet
6 an immediate public demand, therefore this act is
7 hereby declared to be an emergency law, necessary
8 for the immediate preservation of the public con-
9 venience.

*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. Clause (e) of section 133 of chapter
2 175 of the General Laws, as amended, is hereby fur-
3 ther amended by inserting after the word "industry",
4 in lines 2, 5 and 12, as appearing in section 3 of chap-
5 ter 404 of the acts of 1951, in each instance, the
6 words:— or employers whose employees are in the
7 same of related occupations or trades, or in industries
8 with similar hazards of employment, — so as to read
9 as follows:— ; or (e) all the employees of two or more
10 employers in the same industry or employers whose
11 employees are in the same or related occupations or
12 trades, or in industries with similar hazards of em-

13 ployment, or the members of one or more trade
14 unions or associations of wage workers described in
15 section twenty-nine, or the employees of one or more
16 employers in the same industry or employers whose
17 employees are in the same or related occupations or
18 trades, or in industries with similar hazards of em-
19 ployment, and the members of one or more such
20 trade unions or such associations, or all of any class
21 or classes thereof determined by conditions pertaining
22 to their employment, or to membership in the union
23 or unions or association or associations, or to both,
24 with or without medical examination, written under
25 a policy issued to the trustees of a fund established by
26 two or more employers in the same industry or em-
27 ployers whose employees are in the same or related
28 occupations or trades, or in industries with similar
29 hazards of employment, or by one or more such trade
30 unions or such associations, or by one or more em-
31 ployers and one or more such trade unions or associa-
32 tions, which trustees shall be deemed to be the policy-
33 holder, the premium on which is to be paid by the
34 trustees, either wholly from funds contributed by the
35 employer or employers of the insured persons, or by
36 the union or association or unions or associations, or
37 by both, or partly from such funds contributed by
38 the employer or employers of the insured persons, or
39 by the union or association or union or associations,
40 or by both, and partly from such funds contributed
41 by the insured persons specifically for their insurance,
42 or, with respect to a policy issued to the trustees of a
43 fund established by one or more employers and one
44 or more such trade unions or associations, partly from
45 such funds contributed by the employers, unions or
46 associations, or both, and partly from funds contrib-
47 uted by the insured persons specifically for their in-
48 surance for amounts of insurance based upon some
49 plan precluding individual selection either by the
50 insured persons or by the policyholder, or employers,
51 or union or unions or association or associations, and

52 for the benefit of persons other than the employer or
53 employers, or the union or unions or association or
54 associations or any officers thereof, provide that
55 when part of the premium is to be contributed by the
56 insured persons specifically for their insurance and
57 the benefits of the policy are offered to all eligible
58 persons, not less than seventy-five per cent of such
59 eligible employees of the employer or employers or of
60 such eligible members of the union or unions or asso-
61 ciation or associations, who remit funds for premium
62 payments to the trustees may be so insured; pro-
63 vided that the policy shall, at date of its issue, cover
64 at least one hundred persons.

1 SECTION 2. The first sentence of subdivision (A)
2 of section 110 of said chapter 175, as appearing in
3 section 1 of chapter 532 of the acts of 1952, is hereby
4 amended by inserting after the word "industry", in
5 line 16, the words:— or employers whose employees
6 are in the same or related occupations or trades, or
7 in industries with similar hazards of employment,—
8 so as to read as follows:— Nothing in sections one
9 hundred and eight and one hundred and nine shall be
10 construed to apply to or affect or prohibit the issue
11 of any general or blanket policy of insurance to (a) any
12 employer, whether an individual, association, co-part-
13 nership, or corporation, or the trustees of a fund estab-
14 lished by the employer; or (b) any municipal corpora-
15 tion or any department thereof not referred to in (c);
16 or (c) any police or fire department or volunteer fire
17 department; or (d) any college, school or other insti-
18 tution of learning, or the head or principal thereof;
19 or (e) any organization for health, recreational or
20 military instruction or treatment; or (f) any auto-
21 mobile club, underwriters' corps, salvage bureau or
22 like organization; or (g) any trade union or other
23 association of wage workers described in section
24 twenty-nine; or (h) the trustees of a fund established
25 by two or more employers in the same industry or

26 employers whose employees are in the same or related
27 occupations or trades, or in industries with similar
28 hazards of employment, or by one or more of such
29 trade unions or associations of wage workers, or by
30 one or more employers and one or more of such trade
31 unions or associations, under which the officers, mem-
32 bers of the union or unions, or of the association or
33 associations, or employees of the employer or em-
34 ployers, or classes or departments thereof, or the
35 students or patients thereof, as the case may be, are
36 insured against loss or damage from disease or speci-
37 fied accidental bodily injuries, or death caused by
38 such injuries, contracted or sustained while exposed
39 to the hazards of the occupation, the course of instruc-
40 tion or treatment, or otherwise, for a premium intended
41 to cover the risks of all persons insured under such
42 policy.