

SENATE No. 250

To accompany the petition of Max Ulin for legislation to provide for group life insurance of members of certain charitable and religious associations. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Thirty-One.

An Act relative to the Group Life Insurance of Members of Certain Charitable and Religious Associations.

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 one hundred and thirty-
2 three of chapter one hundred and seventy-five of
3 the General Laws, as most recently amended by
4 chapter one hundred and twenty-one of the acts
5 of nineteen hundred and twenty-nine, is hereby
6 further amended by inserting after the word
7 "twenty-nine", in the twenty-second line, the
8 words:— or of any incorporated charitable or
9 religious association, — so as to read as follows:—
10 *Section 133.* Group life insurance is hereby
11 defined to be that form of life insurance covering
12 (a) not less than fifty employees, with or without
13 medical examination, written under a policy

14 issued to the employer, the premium on which is
15 to be paid by the employer or by the employer
16 and employees jointly, and insuring only all of
17 his employees, or all of any class or classes thereof
18 determined by conditions pertaining to the em-
19 ployment, or by duration of service in which case
20 no employee shall be excluded if he has been for
21 one year or more in the employ of the person
22 taking out the policy, for amounts of insurance
23 based upon some plan precluding individual selec-
24 tion, and for the benefit of persons other than the
25 employer, provided, that when the premium is to
26 be paid by the employer and employees jointly
27 and the benefits of the policy are offered to all
28 eligible employees, not less than seventy-five per
29 cent of such employees may be so insured, or not
30 less than forty per cent if each employee belonging
31 to the insured group has been medically examined
32 and found acceptable for ordinary insurance by
33 an individual policy; or (b) the members of any
34 trade union or other association of wage workers
35 described in section twenty-nine, or of any in-
36 corporated charitable or religious association,
37 with or without medical examination, written
38 under a policy issued to such union or association,
39 the premium on which is to be paid by the union
40 or association, the members or by the union or
41 association and the members thereof jointly, and
42 insuring all of the members thereof for amounts
43 of insurance based upon some plan which will
44 preclude individual selection, and for the benefit
45 of the members, the union or association or

46 others, provided, that when the premium is to be
47 paid by the union or association and its members
48 jointly and the benefits of the policy are offered
49 to all members not less than seventy-five per cent
50 of such members may be so insured, and provided
51 further that any member or members insured
52 under the policy may apply for amounts of in-
53 surance additional to those granted by said policy,
54 in which case any percentage of the members may
55 be insured for additional amounts if they pass
56 satisfactory medical examinations.

1 SECTION 2. Section one hundred and thirty-
2 four of said chapter one hundred and seventy-five,
3 as amended by section two of chapter two hun-
4 dred and forty-four of the acts of nineteen hundred
5 and twenty-eight, is hereby further amended by
6 striking out the last paragraph, added by said
7 section two, and inserting in place thereof the
8 following:—

9 The word “employer”, as used in this section
10 and in section one hundred and thirty-seven,
11 shall include a trade union or association of wage
12 workers described in section twenty-nine or an
13 incorporated charitable or religious association,
14 and the word “employee”, as used in this section
15 and in section one hundred and thirty-five, shall
16 include a member of such a union or association.

