

By Mr. Bertonazzi, a petition (accompanied by bill, Senate, No. 612) of Louis P. Bertonazzi for legislation to provide lower insurance rates for non-drinkers. Insurance.

The Commonwealth of Massachusetts

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

AN ACT TO PROVIDE LOWER INSURANCE RATES FOR NON-DRINKERS.

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. Chapter 175 of the General Laws is hereby
2 amended by inserting after section 108B the following section: —
3 Section 108C. In fixing and establishing classifications of risks
4 for accident and sickness coverage to residents of the
5 commonwealth, an insurer authorized to issue policies of accident
6 and sickness insurance in the commonwealth shall provide for
7 appropriate reductions in the premium charges covering
8 policyholders who are certified by the insurer to be non-users of
9 alcohol.

1 SECTION 2. Section 113B of chapter 175 of the General Laws,
2 inserted by chapter 423 of the acts of 1976, is hereby further
3 amended by inserting between the third and fourth paragraphs
4 the following paragraph: —
5 In fixing and establishing classifications of risk for personal
6 injury and property damage to motor vehicles, the commissioner
7 shall provide for appropriate reductions in the premium charges
8 covering such vehicles which are operated by persons who are
9 certified by the insurer to be non-users of alcohol.

1 SECTION 3. Chapter 175 of the General Laws is hereby
2 amended by inserting after section 132H the following section: —
3 Section 132I. In fixing and establishing classifications of risks
4 for life insurance coverage to residents of the commonwealth, an

5 insurer authorized to issue policies of life insurance in the
6 commonwealth shall provide for appropriate reductions in the
7 premium charges covering policyholders who are certified by the
8 insurer to be non-users of alcohol.

1 SECTION 4. Subsection (b) of section 4 of chapter 175E of
2 the General Laws, inserted by section 19 of chapter 266 of the
3 acts of 1976, is hereby amended by inserting after the word
4 “hazards”, the following words: — including the increased
5 possibility of accident involvement by drivers who use alcohol.