

# SENATE . . . . . No. 1715

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## **The Commonwealth of Massachusetts**

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SENATE, May 12, 1988.

The committee on Insurance, to whom was referred the petition (accompanied by bill, Senate, No. 613) of Louis P. Bertonazzi for legislation to provide lower insurance rates for non-smokers; the petition (accompanied by bill, Senate, No. 619) of John A. Brennan, Jr., Lucile P. Hicks, the Group Against Smoking Pollution (GASP) of Massachusetts, by Edward L. Sweda, Jr., and other members of the General Court for legislation to reduce life and health insurance rates for nonsmokers; and the petition (accompanied by bill, House, No. 4230) of Salvatore F. DiMasi that provision be made for lower insurance rates for non-smokers, reports the accompanying bill (Senate, No. 1715).

For the committee,

LINDA J. MELCONIAN.

**The Commonwealth of Massachusetts**

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

AN ACT TO REDUCE LIFE AND HEALTH INSURANCE RATES FOR  
NONSMOKERS.

*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 47E the following section: —  
3 Section 47G. All companies making insurance upon the health  
4 of individuals within the Commonwealth shall make a distinction  
5 between smokers of tobacco products and nonsmokers of tobacco  
6 products when determining the amount of payment of premiums  
7 or rates charged for policies of individual accident and health  
8 insurance. Such differentials in premiums or rates shall reflect  
9 only the difference in risk occasioned by the smoking tobacco  
10 products.

1 SECTION 2. Chapter 175 of the General Laws is hereby  
2 amended by inserting, after Section 120C, the following  
3 section: —  
4 Section 120D. All life insurance companies shall make a  
5 distinction between smokers of tobacco products and nonsmokers  
6 of tobacco products when determining the amount of payment  
7 of premiums or rates charged for policies of individual life  
8 insurance. Such differentials in premiums or rates shall reflect  
9 only the difference in risk occasioned by the smoking of tobacco  
10 products.