

By Mr. DiMasi of Boston, petition of Salvatore F. DiMasi for legislation to reduce the life and health insurance rates for nonsmokers. Insurance.

The Commonwealth of Massachusetts

In the Year One Thousand Nine Hundred and Ninety.

AN ACT TO REDUCE LIFE AND HEALTH INSURANCE RATES FOR NON-SMOKERS.

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 may 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 may reflect only
9 the difference in risk occasioned by the smoking of tobacco
10 products.

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

