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By Mr. Carney of Lynn, petition of the Massachusetts State Labor Council, AFL:CIO, and Philip N. Carney for legislation to protect employees participating in contributory group insurance laws. Insurance.

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**The Commonwealth of Massachusetts**

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In the Year One Thousand Nine Hundred and Sixty-Four.

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AN ACT TO PROTECT EMPLOYEES PARTICIPATING IN CONTRIBUTORY  
GROUP INSURANCE LAWS.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1 Chapter 149 of the General Laws is hereby amended by strik-  
2 ing out section 178E, inserted by chapter 552 of the acts of 1959,  
3 and inserting in its place the following new section 178E:—  
4 *Section 178E.* Any dividends, discounts or reimbursements  
5 of any kind received by an employer from policies of insurance,  
6 the premiums of which were paid in part by the employees of  
7 said employer, shall be apportioned and returned to the em-  
8 ployees by the employer in accordance with the ratio of con-  
9 tributions by the employer and its employees, or shall be used  
10 to purchase additional insurance benefits for the employees with  
11 no cost to the employees, or shall be used to reduce the next  
12 premium payments of the employees; provided, however, that  
13 the provisions of this section shall apply only to employees who,  
14 at the time such refund or purchase of additional insurance is  
15 made, have been in the employ of such employer for a period of  
16 at least one year and who are still so employed. The employer  
17 shall have the option of returning pro rata reimbursements or  
18 purchasing additional insurance benefits or applying them to re-  
19 duce the cost of the premium payments of the employees. This  
20 section shall not be applicable to any policies of insurance issued  
21 pursuant to chapter six hundred and twenty-eight of the acts of  
22 nineteen hundred and fifty-five or chapter seven hundred and  
23 sixty of the acts of nineteen hundred and fifty-five.

to the extent of the amount of the liability of the estate of the decedent, and the amount of the liability of the estate of the decedent shall be deemed to be the amount of the liability of the estate of the decedent.

## The Commission on the Administration of the Estate of the Decedent

in the Year of the Lord 1914

TO THE HONORABLE SENATE AND HOUSE OF REPRESENTATIVES OF THE STATE OF CALIFORNIA:

IN OBEEDIENCE TO THE RESOLUTION PASSED BY THE SENATE AND HOUSE OF REPRESENTATIVES OF THE STATE OF CALIFORNIA, FEBRUARY 11, 1914, AND THE RESOLUTION PASSED BY THE SENATE AND HOUSE OF REPRESENTATIVES OF THE STATE OF CALIFORNIA, FEBRUARY 11, 1914, WE HAVE THE HONOR TO SUBMIT TO YOU THE FOLLOWING REPORT:

I. The Commission on the Administration of the Estate of the Decedent was organized on February 11, 1914, and has since that time been engaged in a study of the various questions connected with the administration of the estate of a decedent.

II. The Commission has held numerous public hearings and has received many suggestions from the public. It has also held numerous private hearings and has received many suggestions from the various interested parties.

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