
By Mr. Bertonazzi, a petition (accompanied by bill, Senate, No. 304) of Louis P. Bertonazzi and Daniel J. Ranieri for legislation to provide lower insurance rates for non-smokers. Insurance.

The Commonwealth of Massachusetts

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

AN ACT TO PROVIDE LOWER 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. Paragraph 3 of subsection (a) of section 5 of
2 chapter 174A of the General Laws, inserted by section 1 of
3 chapter 614 of the acts of 1947, is hereby amended by insert-
4 ing after the word "hazards," the following words: — including
5 the increased possibility of loss or damage by fire to real or
6 personal property at residential locations occupied by persons
7 who use tobacco.

1 SECTION 2. Chapter 175 of the General Laws is hereby
2 amended by inserting after section 99A the following sec-
3 tion: —

4 *Section 99B.* In fixing and establishing classifications of risks
5 for fire coverage to real or personal property at residential
6 locations, an insurer authorized to issue fire insurance policies
7 in the commonwealth shall provide for appropriate reductions
8 in the premium charges covering such residential locations
9 if the occupants thereof are certified by the insurer to be non-
10 users of tobacco.

1 SECTION 3. Chapter 175 of the General Laws is hereby
2 amended by inserting after section 108B the following sec-
3 tion: —

4 *Section 108C.* In fixing and establishing classifications of risks
5 for accident and sickness coverage to residents of the com-
6 monwealth, an insurer authorized to issue policies of accident
7 and sickness insurance in the commonwealth shall provide for

8 appropriate reductions in the premium charges covering
9 policyholders who are certified by the insurer to be non-users
10 of tobacco.

1 SECTION 4. 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 risks for personal
6 injury and property damage to motor vehicles, the commis-
7 sioner shall provide for appropriate reductions in the premium
8 charges covering such vehicles which are operated by persons
9 who are certified by the insurer to be non-users of tobacco.

1 SECTION 5. Chapter 175 of the General Laws is hereby
2 amended by inserting after section 132H the following sec-
3 tion: —

4 *Section 132I.* In fixing and establishing classifications of risks
5 for life insurance coverage to residents of the commonwealth,
6 an insurer authorized to issue policies of life insurance in the
7 commonwealth shall provide for appropriate reductions in the
8 premium charges covering policyholders who are certified by
9 the insurer to be non-users of tobacco.

1 SECTION 6. Subsection (b) of section 4 of chapter 175E of the
2 General Laws, inserted by section 19 of chapter 266 of the acts
3 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 tobacco.