trial judge to allow an exception to any ruling of his] of the trial judge; but, immediately, succeeding such ruling, the official stenographer shall note [such] an exception in favor of the party upon whose objection or motion an adverse ruling was made, and it shall thereafter have all the effect of an exception duly taken, written out, signed and sealed by the trial judge.

APPROVED—The 9th day of November, A. D. 1959.

DAVID L. LAWRENCE

No. 488

AN ACT

Amending the act of May 11, 1949 (P. L. 1210), entitled "An act relating to group life insurance; describing permitted policies and restrictions thereon, the premium basis thereof and rights thereunder; limiting the amount of such insurance; prescribing standard policy provisions; and requiring notice of conversion privileges," extending the types permitted to include teachers' *associations or federations and fixing requirements thereof.

Group life insurance.

Subsection (3), section 1 and section 4, act of May 11, 1949, P. L. 1210, amended May 29, 1956, P. L. 1812. further amended. The General Assembly of the Commonwealth of Pennsylvania hereby enacts as follows:

Section 1. Subsection (3) of section 1 and section 4, act of May 11, 1949 (P. L. 1210), entitled "An act relating to group life insurance; describing permitted policies and restrictions thereon, the premium basis thereof and rights thereunder; limiting the amount of such insurance; prescribing standard policy provisions; and requiring notice of conversion privileges," amended May 29, 1956 (P. L. 1812), are amended to read:

Section 1. Types Permitted.—No policy of group life insurance shall be delivered in this State unless it conforms to one of the following descriptions and to the requirements as to each set forth in sections two, three, four and five of this act.

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(3) A policy issued to a labor union, a police fraternity, [or] a firemen's fraternity or a teachers' association or federation, which shall be deemed the policyholder, to insure members of such union, [or] fraternity, association or federation for the benefit of persons other than the union, [or] fraternity, association or federation or any of their officials, representatives or agents.

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Section 4. Policies Issued to Labor Unions, Police Fraternities, [or] Firemen's Fraternities or Teachers' *Associations or Federations.—A policy issued to a labor

Duties of official stenographer.

^{* &}quot;Associations' " in original.

union, a police fraternity, [or] a firemen's fraternity or a teachers' association or federation, to insure members of such union, [or] fraternity, association or federation for the benefit of persons other than the union, [or] fraternity or federation or any of its officials, representatives or agents, shall be subject to the following requirements:

(1) The members eligible for insurance under the policy shall be all of the members of the union, [or] fraternity, association or federation, or all of any class or classes thereof determined by conditions pertaining to their employment, or to membership in the union, [or] fraternity, association or federation, or both.

(2) The premium for the policy shall be paid by the policyholder, either wholly from the union's funds, [or] the fraternity's funds, association's funds or federation's funds, or partly from such funds and partly from funds contributed by the insured members specifically for their insurance. No policy may be issued on which the entire premium is to be derived from funds contributed by the insured members specifically for their insurance. A policy on which part of the premium is to be derived from funds contributed by the insured members specifically for their insurance may be placed in force only if at least seventy-five per cent of the then. eligible members, excluding any as to whom evidence of individual insurability is not satisfactory to the insurer, elect to make the required contributions. A policy on which no part of the premium is to be derived from funds contributed by the insured members specifically for their insurance must insure all eligible members, or all except any as to whom evidence of individual insurability is not satisfactory to the insurer.

(3) The policy must cover at least twenty-five members at date of issue.

(4) The amounts of insurance under the policy must be based upon some plan precluding individual selection either by the members or by the union, [or] fraternity, association or federation. No policy may be issued which provides term insurance on any union, [or] fraternity, association or federation member which together with any other term insurance under any group life insurance policies issued to the union, [or] fraternity, association or federation exceeds twenty thousand dollars (\$20,000) or one and one-half times the basic annual earned income of the member, whichever is the greater, but in no case exceeding forty thousand dollars (\$40,000).

Section 2. This act shall take effect immediately. APPROVED—The 9th day of November, A. D. 1959. Act effective immediately.

DAVID L. LAWRENCE