

INDIVIDUAL CREDIT LIFE AND DISABILITY INSURANCE

[Title 33, Chapter 20](#), Parts 1 through 5, as applicable, and not in conflict with [Chapter 21](#) and [Credit Life/Credit Disability Administrative Rules](#)

This list is not a complete list of all statutes and regulations required to be addressed in form filings. It is intended solely to give companies guidance on common areas that are deficient. It is the company's responsibility to keep abreast of all changes to the Montana Insurance Code. Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.

The below checklists include hyperlinks to the electronic version of the Montana Code Annotated. MCA [33-1-501](#) and MCA [33-1-502](#) is our authority for forms approval

_____ Discretionary language	33-1-502
_____ Arbitration	27-5-114
_____ Non-Gender	49-2-309
_____ Policy Contents	33-15-303
▪ <i>variable items must have statement of variability included with form filing</i>	
_____ Flesch Score (exceptions 33-15-324)	33-15-325
_____ Free Look (10 day)	33-15-415
_____ Grace Period (30 or one month)/notice	33-20-104 / 33-20-141
_____ Incontestability (2 yrs)	33-20-105
_____ Entire Contract	33-20-106
_____ Reinstatement (3 yr)	33-20-112 / 33-20-119
_____ Payment of Premiums	33-20-113
_____ Payment of claims	33-20-114
_____ Conformity w/Montana Law	33-20-124
_____ Disability if included	33-22-101
▪ <i>except when in conflict or</i>	
▪ <i>except when in conflict or N/A with CL/CD</i>	
_____ Applicability	33-21-102
_____ Definitions	33-21-103
_____ Debtor/Choice of insurer	33-21-104
_____ Claims promptly reported/settled	33-21-105
_____ Amount	33-21-202
_____ Term/Effective date	33-21-203
_____ Exceptions, limitations, or restrictions	33-21-204(3) / ARM 6.6.1101-1105
_____ Filing Insurer's Statement	ARM 6.6.1106
_____ Premiums and Refunds	33-21-206 / ARM 6.6.1107-1111

Riders/Apps

_____ Non-Gender	49-2-309
_____ Rider Fees/charges are premium/reported as such	33-15-102(2) / 33-2-705
_____ Disclosure authorization/valid 24 months/revocation	33-19-306 / 33-19-206