

PROPERTY AND CASUALTY

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 Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.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

_____	Policy Content	33-15-303
_____	Flesch score (exceptions 33-15-324)	33-15-325
_____	Domicile Approval	33-1-501
_____	Certificate of Compliance	33-1-501
_____	Non-gender	49-2-309
_____	Arbitration	27-5-114
_____	Unfair Discrimination and rebates prohibited	33-18-210
_____	Representations	33-15-403
_____	Conformity to Montana Statues	33-23-103 for general casualty,
_____	33-24-105 Property	
_____	Notice Required for Cancellation	33-15-1103 thru 33-15-1106 ,
_____	33-23-211 thru 33-23-312 and 33-23-401	
_____	Midterm Premium Increases	33-15-1108
_____	Explanation of Charges (Medical Payments)	33-15-308
_____	Defense within limits provisions	
_____	_____ Disclosure on application	
_____	_____ Disclosure on Declaration page	
_____	_____ Confirm limits	
_____	_____ Complies to advisory Memorandum (here)	
_____	_____ Defense Billing (advisory memo)	
_____	Illegal Dealing in premiums	33-18-212
_____	Utilization Review	Title 33, Chapter 33
_____	Variable items	Statement of Variability (SOV)
_____	_____ accompanying form filing	
_____	Matching – Commissioner advisory memo of July 6, 2009	
_____	Electronic Applications and questioner filings (here)	

Additional Conditions for Specific Lines

_____	Crop Insurance	ARM 6.6.1501 thru 6.6.1508
_____	Casualty Insurance	33-23-101 thru 33-23-103
_____	Motor Vehicle Liability	33-23-201 thru 33-23-217
_____	Professional Liability	33-23-301 thru 33-23-312
_____	Homes	33-23-401
_____	Property Insurance	33-24-101 thru 33-24-105
_____	Portable Electronics Act	33-24-201 thru 33-24-209
_____	Title Insurance	Title 33, Chapter 25
_____	_____ Any other code for title is contained in 33-1-212 and 33-1-206 / 33-1-210 .	
_____	Travel Policies – A &H Benefits need to be submitted separately from P &C policy forms as a rider/endorsement/amendment and submitted under disability for review and approval.	

_____ Book of Transfer filings ([advisory memo here](#))

_____ **Farm Mutual Filings-** The following chapters and sections of this title apply to farm mutual insurers to the extent applicable and not inconsistent with the express provisions of this chapter and the reasonable implications of the express provisions of this chapter: [chapter 1](#), parts 1 through 4, 7, 12, and 13; [33-2-112](#); [33-2-501](#); [33-2-502](#); [33-2-708](#); [33-2-1212](#); [chapter 2](#), parts 13 and 16; [33-2-1501](#); [33-2-1517](#) (2); [33-3-218](#); [33-3-308](#); [33-3-309](#); [33-3-401](#); [33-3-402](#); [33-3-431](#); [33-3-436](#); and [chapters 18](#) and [19](#).

FARM MUTUAL INSURERS MAY ONLY WRITE INSURANCE PER THE FOLLOWING:

33-4-501. Insuring powers in general. (1) In respect to property insurance as defined in [33-1-210](#), a farm mutual insurer shall insure against loss or damage by fire or other casualty only:

- (a) rural dwellings and buildings, including the usual contents, farm livestock, machinery, vehicles, growing crops, and other forms of farm property owned by a member of the insurer or by the member's spouse;
- (b) residential dwellings, appurtenant structures, and personal property owned by a member of the insurer or by the member's spouse;
- (c) dwellings and related buildings designed for occupancy by not over four families, together with the usual contents;
- (d) rural schoolhouses and buildings used in connection with the schoolhouse, rural community houses, rural churches, or other rural public buildings.

(2) A farm mutual insurer may insure against the liability risks provided in [33-1-206](#)(1)(b):

- (a) only to the extent of the limit of risks provided in [33-4-502](#)(3); and
- (b) if contingent liability exists, provided that every policy contains a statement that each member of the farm mutual insurer is subject to a contingent liability under [33-3-411](#).