

## **GROUP LIFE INSURANCE** **Title 33, Chapter 20**

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 Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.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	<a href="#">33-1-502</a>
_____	Arbitration	<a href="#">27-5-114</a>
_____	Non-Gender	<a href="#">49-2-309</a>
_____	Policy Contents	<a href="#">33-15-303</a>
	▪ <i>variable items must have statement of variability included with form filing</i>	
_____	Flesch Score (exceptions <a href="#">33-15-324</a> )	<a href="#">33-15-325</a>
_____	Payment of claims	<a href="#">33-20-114</a>
_____	Policy Loan (not on term/industrial)	<a href="#">33-20-131</a>
_____	Policy Illustrations	<a href="#">33-20-150</a>
	Specifics in <a href="#">ARM 6.6.705</a>	
_____	Group Designation must fall under one of the approved groups <a href="#">33-20-1101 thru 1106</a> . For Discretionary group's additional information will be required.	
_____	Continuation of coverage with respect to family members	<a href="#">33-20-1111</a> (3)
_____	Non-forfeiture required if not a term policy	<a href="#">33-20-1201</a> (3)
_____	Grace Period	<a href="#">33-20-1202</a>
_____	Incontestability	<a href="#">33-20-1203</a>
_____	Application (attach to policy)	<a href="#">33-20-1204</a>
_____	Insurability	<a href="#">33-20-1205</a>
_____	Misstatement of age	<a href="#">33-20-1206</a>
_____	Pmt. Benefits (not over \$500 for funeral) (Policy/Cert)	<a href="#">33-20-1207</a>
_____	Certificate (for each insured or 1 per family)	<a href="#">33-20-1208</a>
_____	Conversion (on term of eleg)	<a href="#">33-20-1209</a>
_____	Conversion (on term of policy)	<a href="#">33-20-1210</a>
_____	Conversion (death pending)	<a href="#">33-20-1211</a>
_____	Conformity w/Montana Law	<a href="#">33-20-1213</a>

### **Variable only (above plus)**

_____	Separate Accounts	<a href="#">33-20-603</a>
_____	Essential features	<a href="#">33-20-604</a>
_____	Must have established reserves (in Act. Memo)	<a href="#">33-20-606</a> (4)

### **Riders /Apps**

\_\_\_\_\_ Non-Gender  
\_\_\_\_\_ Question for Replacement (direct response solicitation only)  
\_\_\_\_\_ LTC or Accelerated Benefits

[49-2-309](#)

[ARM 6.6.307](#)

Refer to checklist