

Individual Accidental Death and Dismemberment Policy

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 Pursuant to § 33-1-501(4), CSI approval of any form may be withdrawn at any point for any reason enumerated in the statute.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

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
_____	Certification of Compliance	33-1-501 (1)(b)
_____	Discretionary Language	33-1-502
_____	Representations	33-15-403
_____	Free Look	33-15-415
_____	Explanation of charges	33-15-308
_____	Arbitration (not allowed)	27-5-114
_____	Non Gender *see bottom	49-2-309
_____	Premium increase restriction	33-22-107
_____	Exclusionary rider restriction	33-22-109
_____	Preexisting condition limitation	33-22-110
_____	Freedom of choice/practitioner	33-22-111
_____	Physicians assistants-certified	33-22-114
_____	Notice required for cancellation	33-22-121
_____	Reciprocal limitations on claim filing and claim audit	33-22-150
_____	Entire contract	33-22-204
_____	Time limit on certain defenses	33-22-205
_____	Grace period	33-22-206
_____	Reinstatement	33-22-207
_____	Notice of claim	33-22-208
_____	Claim forms	33-22-209
_____	Proofs of loss	33-22-210
_____	Payment of claims	33-22-212
_____	Time of payment of claims	33-22-211 & 33-18-232
_____	Physical exam & autopsy	33-22-213
_____	Legal action	33-22-214
_____	Change of beneficiary	33-22-215
_____	Conformity to Montana Statutes	33-22-229
_____	Newborns	33-22-301
_____	Continuity of coverage	33-22-306 thru 311
_____	Subrogation	33-22-1601 & 33-22-1602
_____	Statement of Variability	Always required with variable items
_____	Utilization Review	Title 33, Chapter 32
_____	Medicare Disclosure Statement (Not applicable to Accidental death Only)	ARM 6.6.526

_____ Outline of coverage [33-22-244](#)(2)(a), (b – if applicable), (c), (d), (e – if applicable), and (g – if there is trend info, it must be listed by year; if no trend info they need to make a statement that it is not available at this time)

(*Pregnancy-treated as a sickness and cannot be excluded; if the policy does not cover sickness, “sickness” should be the exclusion not “pregnancy”. Also, complications of pregnancy can’t be used. Pregnancy is pregnancy and must be treated the same as sickness.)