



ADMINISTRATIVE RULES OF MONTANA



6.6.4703 GROUP DISABILITY INCOME UNIFORM STANDARDS OPT OUT

- (1) The insurance commissioner finds and concludes, based upon the preponderance of the evidence and given the conditions in Montana, that the group disability income standards do not provide reasonable protections to the citizens of Montana, and in fact would materially lower the level of protection for and materially diminish the rights of Montana policyholders, with regard to the following:
 - (a) the subrogation and claim off-set rights of the insurer; and
 - (b) the enforcement of the law of the policyholder's or group contract holder's resident state, as opposed to the state of the certificate holder.
- (2) The insurance commissioner has balanced, has considered, and finds that the conditions in Montana and needs of the citizens of Montana outweigh the following factors:
 - (a) the intent of the legislature to participate in, and the benefits of, an interstate agreement to establish national uniform consumer protections for group disability income uniform standards; and
 - (b) the presumption that group disability income standards adopted by the commission provide reasonable protection to consumers of the group disability income product.
- (3) The state of Montana opts out of the group disability income uniform standards.

Authorizing statute(s): 33-39-101, 33-39-103, MCA

Implementing statute(s): 33-39-101, 33-39-103, MCA

History: NEW, 2016 MAR p. 2057, Eff. 11/11/16.