**20:06:06:04.04.  Joint credit disability insurance -- Acceptable rates.** Joint credit disability insurance may be issued at a premium rate that does not exceed the single disability rates specified in § 20:06:06:04, multiplied by a factor of 1.75. Joint disability rates shall be filed with and approved by the director.

 Joint credit disability insurance may only be issued when the indebtedness insured was granted based on both insureds' income.

 **Source:** 16 SDR 208, effective June 3, 1990.

 **General Authority:** SDCL 58-4-1, 58-19-34.

 **Law Implemented:** SDCL 58-19-12, 58-19-13, 58-19-14.