**20:06:13:25.  Increased benefits after issue.** A rider attached to a policy after issue which increases benefits with an increase in premium shall be agreed to in writing and signed by the insured. This section does not apply to increases in benefits required by law, increases to meet changes in Medicare deductibles or copayments, or increases in benefits requested by the insured in writing.

 **Source:** 8 SDR 174, effective July 1, 1982; 12 SDR 151, 12 SDR 155, effective July 1, 1986.

 **General Authority:** SDCL 58-17A-2.

 **Law Implemented:** SDCL 58-17A-2.