**20:06:21:53.  Appropriateness of recommended purchase or replacement.** In recommending the purchase or replacement of a long-term care insurance policy or certificate, an agent must make a reasonable effort to determine the appropriateness of a recommended purchase or replacement. The provisions of §§ 20:06:13:43.01 and 20:06:13:43.02 apply to this chapter.

**Source:** 23 SDR 55, effective October 20, 1996.

**General Authority:** SDCL 58-17B-4.

**Law Implemented:** SDCL 58-17B-4, 58-17B-5.1.