**20:06:13:22.06.  Combination of experience for calculation of refund or credit.** The experience of all policy forms or certificate forms of the same type in a standard Medicare supplement benefit plan shall be combined for purposes of the refund or credit calculation prescribed in § 20:06:13:21.01. Forms assumed under an assumption reinsurance agreement may not be combined with the experience of other forms for purposes of the refund or credit calculation.

**Source:** 18 SDR 225, effective July 17, 1992.

**General Authority:** SDCL 58-4-1, 58-17A-2, 58-17A-5.

**Law Implemented:** SDCL 58-17A-2, 58-17A-5.