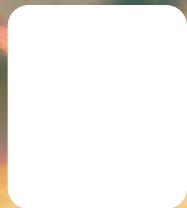




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your INFORMATIVE SOURCE FOR TOPICS OF INTEREST AND INSIGHT

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Beloved Thanksgiving & Christmas Traditions in the United States



The holiday season in the United States is just around the corner. The best known holiday traditions center around two of the most cherished celebrations of the year—Thanksgiving and Christmas. Both holidays bring families and communities together through time-honored traditions that reflect gratitude, generosity, and togetherness.

Thanksgiving, celebrated on the fourth Thursday in November, is synonymous with gathering around the dinner table. The traditional feast—featuring roast turkey, stuffing, mashed potatoes, cranberry sauce, and pumpkin pie—remains a cornerstone of the holiday. Many families take time before the meal to share what they are thankful for, reinforcing the day's spirit of gratitude. Millions tune in to watch the Macy's Thanksgiving Day Parade, a colorful spectacle of floats, music, and giant balloons, while others enjoy the longstanding tradition of Thanksgiving football games. Many also take the opportunity to volunteer or donate to those in need, embodying one of the holiday's messages of compassion.

As November fades, Christmas takes center stage, lighting up homes and hearts across the nation. Families decorate Christmas trees with ornaments and twinkling lights, exchange gifts, and hang stockings by the fireplace. Many attend church services or Christmas Eve Mass, honoring the religious significance of the holiday. Watching beloved films like *It's a Wonderful Life* or *Home Alone* adds to the cozy family spirit, while holiday light displays illuminate neighborhoods across the country. Add a cup of hot chocolate, a fireplace, or a warm fleece blanket and the package is complete.

Together, these Thanksgiving and Christmas traditions reflect the heart of American holiday culture—gratitude, family, and the joy of giving. We'd love to know what you're up to this holiday season. Drop us a note and let us know!



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A Salute to the Caregivers — and a Lesson Relearned

by Bill Sims

Our family has spent a lot of time interacting with healthcare professionals this year. With two ambulance rides, two hospital admissions, and one major surgery, we've seen more than our fair share of days spent with doctors, nurses, patient care technicians, and healthcare staff. All those interactions over days spent at facilities led me to a few observations and a lesson relearned that can help us all.

First, healthcare is a tough industry. No one goes to see a healthcare provider because life is going great. Something is usually wrong that someone wants fixed right away, except it probably won't be. And whether it's fixed or not, it's going to cost a lot of money and time. That is a recipe for an interpersonal interaction disaster. We've seen plenty of those this year...and probably been involved in a few too. Pressure can get high and tempers flare. Healthcare professionals, you have a tough job! Thank you for showing up day after day.

Second, the lesson. Attitude matters. Two types of interactions really stand out. When pressure mounts, some providers give as good as they get or throw the healthcare system under the bus. No one feels better and tension remains high. The patient is doubly frustrated—at their own situation and with the inefficient system, which is now to blame. That type of attitude makes things worse. On the other hand, some providers seem to have an otherworldly ability to deflect anger, redirect attention, provide care and comfort patients. When met with frustration, they express empathy. They explain. They comfort. They sympathize. And all of that with a smile. Tension evaporates and

toleration for delays and discomfort grows. These providers are the gamechangers for their organizations.

The only difference between a poor interaction and a great one is a decision by someone involved in the interaction. That decision is to respond with grace under fire. To redirect the conversation to something productive instead of destructive. And to choose kindness instead of confrontation. We all face those same decisions in our everyday interactions. We can choose the high road. We can be gamechangers for our organizations, friend groups, and families. It isn't always easy—in fact, it will almost always be hard—but it's worth it.



The Hidden Dangers of Distracted Driving — and How to Stay Safe



Distracted driving remains one of the leading causes of serious injuries and fatalities on American roads. Despite widespread awareness, thousands of drivers each year take their eyes off the road, their hands off the wheel, or their minds off the task of driving—often with devastating consequences.

Distraction comes in many forms. The most well-known is texting while driving, but distractions also include adjusting GPS, eating, reaching for items, talking to passengers, or scrolling social media. According to the National Highway Traffic Safety Administration (NHTSA), taking your eyes off the road for just five

seconds at 55 mph is like driving the length of a football field blindfolded. In that brief moment, lives can change forever.

Beyond the physical risks, distracted driving can carry serious legal consequences. Drivers who cause accidents while distracted may be held liable for resulting injuries, property damage, and even wrongful death. For victims, these collisions can mean costly medical bills, lost wages, and lasting emotional trauma.

Fortunately, there are practical steps every driver can, and should, take to reduce the risk:

- **Put the phone away.** Silence notifications or use "Do Not Disturb" mode while driving.
- **Plan ahead.** Set your GPS, music, and climate controls before you start driving.
- **Avoid multitasking.** Finish eating, grooming, or other tasks before driving.
- **Stay focused.** Keep your attention on the road, traffic conditions, and your surroundings.
- **Pull over safely.** If you must take a call or send a message, find a safe place to stop first.

Distracted driving is entirely preventable. By committing to stay focused behind the wheel, you protect not only yourself but everyone who shares the road with you. Safe driving isn't just responsible—it's lifesaving.

Understanding Auto Insurance Coverage in South Dakota



Auto insurance is essential for protecting drivers, passengers, and property after a crash. Several types of protection are available to provide broader financial security. Below is a brief overview of the most common types of auto insurance coverage.

1. LIABILITY COVERAGE

South Dakota law requires all drivers to carry **bodily injury and property damage liability** coverage.

- **Property Damage Liability** pays for damage you cause to another person's vehicle or property in an accident.
- **Bodily Injury Liability** covers medical expenses, lost wages, and related costs for others injured due to your negligence.

2. COLLISION COVERAGE

Collision coverage pays for damage to your own vehicle caused by a collision with another vehicle or object, regardless of who was at fault. This coverage is especially valuable for newer or financed vehicles.

3. COMPREHENSIVE COVERAGE

Comprehensive coverage protects against damage not caused by a collision. This includes theft, vandalism, fire, hail, falling objects, or animal strikes—common risks in South Dakota's rural and weather-prone areas.

4. MEDICAL PAYMENTS COVERAGE (MEDPAY)

Medical payments coverage helps pay for medical expenses for you and your passengers after an accident, regardless of fault. In some cases, it can supplement health insurance and may be especially useful for covering co-pays or deductibles.

5. UNINSURED MOTORIST (UM) COVERAGE

If you're hit by a driver who has no insurance, **uninsured motorist coverage** pays for your medical expenses and other losses. This protection ensures you're not left paying for someone else's negligence.

6. UNDERINSURED MOTORIST (UIM) COVERAGE

Underinsured motorist coverage applies when the at-fault driver's insurance isn't enough to cover your injuries or losses. UIM coverage can help fill that gap so you're more likely to be fully compensated.

Insurance is something you buy to protect yourself—whether a claim is made against you or you make a claim under your own policy—so buy as much coverage as you can reasonably afford. Far too many times, we've seen cases where there just isn't enough insurance coverage to pay for all the damages incurred. A well-structured policy that includes these coverages at the right amounts can protect you from significant financial loss and ensure peace of mind on the road.

The Growing Use of Artificial Intelligence in Insurance Claims —

Artificial intelligence (AI) is transforming the insurance industry, particularly in the way claims are processed and adjusted. Insurance companies increasingly rely on algorithms and automated systems to review claims, estimate damages, and even determine settlement values. While these tools promise efficiency and cost savings, they also raise serious concerns about fairness, transparency, and accountability.

AI can analyze vast amounts of data in seconds—far faster than any human adjuster. It can detect patterns, flag potential fraud, and standardize claim evaluations. However, the technology is only as good as the data it learns from. When that data reflects biases or incomplete information, the AI's decisions can be flawed or unfair. For example, algorithms might undervalue certain types of claims, misinterpret medical records, or favor outcomes that minimize payouts for insurers.



— and the Hidden Dangers

One major danger is the lack of transparency. Policyholders often have no idea when an AI system, rather than a human, made key decisions about their claim. This makes it difficult to challenge or appeal unfair determinations. Another concern is accountability—when an AI-driven denial occurs, who is responsible: the insurer, the software developer, or the algorithm itself?

For claimants, these issues can lead to delayed payments, undervalued settlements, or outright denials without proper human review.

Consumers should take steps to protect themselves. If you suspect your claim was handled by an automated system, ask the insurer to explain how the decision was made and request a full human review. Keep detailed records and seek legal advice if something doesn't seem right.

AI may be the future of claims handling, but fairness and human judgment must remain at its core. Technology should serve justice—not replace it.