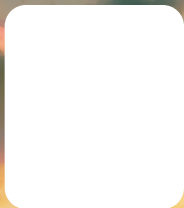




# NORTHERN PLAINS JUSTICE

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*your* INFORMATIVE SOURCE FOR TOPICS OF INTEREST AND INSIGHT

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## Motorcycle Awareness Month

It's finally May, and spring is here in the northland! Once again, warm weather brings with it outdoor activities, cookouts, and motorcycles. May is Motorcycle Awareness Month. In that spirit, we want to remind you of a few things courtesy of the National Highway Traffic Safety Administration:

- Motorcyclists are often overrepresented in traffic crashes and fatalities each year, and speed and alcohol are large contributing factors. Additionally, helmet use has drastically declined in the past few years, leaving motorcyclists vulnerable to injury and death.
- Like seat belts, helmets are a simple and effective way to reduce the likelihood of injury or death during a crash. It's important to understand that both motorcyclists and their passengers should always wear a helmet.
- Motor vehicle drivers and motorcyclists should keep the following tips in mind when on the road:
  - Observe all traffic laws and always obey the speed limit.
  - Drive and ride alcohol- and drug-free.
  - Avoid distractions that place other road users at risk.
  - Yield to motorcyclists, especially while turning at intersections.
  - Wear high-visibility personal protective gear and DOT-compliant motorcycle helmets.
- Remember to Look Twice. Motorcyclists can be difficult to see, and you may not always expect them. Double check before pulling out of driveways and side streets.



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## N.O. S.N.O.W.

BY GUEST AUTHOR LORENE POSEGATE

**Not Optional. So. Now. Outside. Walking.** Get on your feet and make it happen (from one of my favorite songs). It's time for spring and sunshine and outside time!

You must do it. We live in the flatlands and there are so many great places to walk right where you live. After the winter we've had it is anybody's guess when gorgeous 'Chamber of Commerce weather days' will return. A Chamber of Commerce weather day is sunny with just enough breeze to keep away any random bugs. Now that's my favorite kind of South Dakota day!

So, grab your walking shoes or a great pair of tennis shoes and let's hit the streets. Now let's talk about shoes. After many brand attempts I have discovered Hoka shoes for comfort walking all day. Extra plus, if you suffer with Plantar Fasciitis, your doctor may have recommended them. Point is, find what works for you. Oh, be sure to take some water. Usually 16-32 ounces will do it. Add a step tracker and you're set. Next, be patient with yourself. Start wherever you live. After that first walk around your neighborhood you'll be off and walking a lot. Our Mayor puts out a challenge in the spring to walk 100 miles. Check it out and take part. It's fun and entirely self paced.

Walking is one of the best things you can do for your mind, soul, and body. Listen to music, podcasts, or the outside sounds. Be alert to what you are seeing and learning. You are in for new discoveries. You may experience funny events like the time I walked over a bridge and noticed a bird sitting on the bridge railing. Next thing I knew I had been 'whacked' in the back of my head! Evidently I had gotten too close to a protective mama bird's babies and didn't know it! A couple other people in my neighborhood had the same thing happen. Great coffee story!

Walking is one of the best things to clear your mind and soul. Walking makes you more mindful and it improves your overall health and fitness. You can walk alone or with friends. You can solve problems, listen to music, hear the birds and nature, and discover new areas.

Take up a new adventure. Wherever you are take time each day to make steps in your walking shoes. Your back, your brain, your outlook, and your friends will notice the positive difference. It works!





# CRASH COURSE

The auto insurance industry has spent billions of dollars over many decades to convince you that they are your Good Neighbor, that You're in Good Hands, that they are On Your Side, and many other taglines that message, "We're here for you when you need us." But is that always true? In our experience, those statements make for memorable marketing, but the companies behind them don't always deliver on lofty promises. This newsletter, I'd like to focus on phrases I hear regularly that clients heard from their insurance companies before they came to our firm. Below is a list of phrases with the real-world translation our clients have experienced.

WHAT THEY SAID	WHAT THEY MEANT
Send your medical bills to us.	We won't pay them but go ahead and send them.
Make sure your provider bills us.	We want to see the bill, not pay it.
You can send the bill to us.	So we can review it, not pay it.
This is as much as I can pay for your claim.	This is all the company says I can pay so we still all get bonuses.
Your medical bills are above local billing rates.	We reduced the value of your bills in the event we have to pay for some of them and to lower your claim value. You still have to pay your provider the full amount.
I need an answer in the next X days, or else.	My claims monitoring system grades my performance on reviewing files and if you don't respond, my quarterly review will suffer and possibly affect my raise.

As you can imagine, what people hear can be reassuring to them, until they find out the truth. In some cases, people feel great pressure to give the insurance company what it wants or to settle quickly based on arbitrary time limits. In truth, your health should be your primary concern if you're involved in a motor vehicle crash. In most instances, you have three years from the date of the crash in South Dakota (two years in Iowa) to start a lawsuit. That gives you a lot of time to properly diagnose and treat your conditions. Please note, there are some circumstances that can shorten that time period, so it is important to talk with an attorney early after a crash. If we can help, please feel free to reach out to us at (605) 306-4100.



# ARTIFICIAL INTELLIGENCE & HUMAN CONNECTION

Artificial Intelligence (or "AI") is all the rage lately. Technophiles both eagerly seek its rapid development and fear the dark side of its potential capabilities or our ability to control it. You've probably read about it, heard about it, or been told how you should be leveraging it now to improve your life. But will it? No matter how advanced it gets, will it make your life ultimately better?

According to Merriam Webster, the top definition for "artificial" is "humanly contrived, often on a natural model." While the top definition of "intelligence" is "the ability to learn or understand or to deal with new or trying situations." I don't know about you, but when I try to learn something or must deal with new or trying situations, having something "artificial" that is "contrived" does not appeal. In fact, it brings to mind another definition of "artificial" — "sham or imitation."

I'm sure the AI tools under development have the potential to make some things easier, better, or faster. But when it comes to the quality of our lives, happiness, experiencing hard times, and life changes, isn't human connection what we desire most? What good is a computer program that knows exactly what should be said, when all you really want is for someone to sit with you and say nothing at all? How do statistics, probabilities, essays, research, or inspiring speeches compare with a hug, a kind word, or simply silent presence from someone who genuinely cares?

The point of this article is not to rail against technology or new developments, but rather to advocate for deeper human connection. In our haste to acquire technology to make our lives easier or better, we've put our heads down and focused our eyes on screens instead of focusing on each other. We've lost too much of what makes us special—the humanness of human beings. By that, I mean the ability to care, to express concern for each other and one another's wellbeing, and the ability to sincerely express both empathy and sympathy for our fellow humans.

Technological developments like AI will continue, and likely at an ever-increasing pace. My hope is that, alongside that, our genuine concern for each other will develop as well. Our law firm *knows* a lot about claims and lawsuits (intelligence), and we *care* a lot about people (humanness). My bet is that Human Intelligence will beat out Artificial Intelligence when it comes to user experience on the most important measure—human connection. I believe that will be true in the practice of law and in whatever field you may be in as well.

