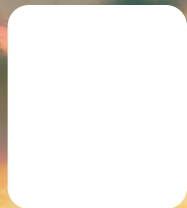




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your INFORMATIVE SOURCE FOR TOPICS OF INTEREST AND INSIGHT

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What to Keep In Mind When Calling Northern Plains Justice About Your Potential Case

By Dan Amert

Calling a law firm about a potential case can be intimidating. Many thoughts and strong emotions flow through your mind regarding the circumstances of your case. Here are some points to keep in mind when contacting Northern Plains Justice about your case:

- 1. Take time explaining your case to us.** Calling Northern Plains Justice may be the first time you truly pondered your case. Our staff will ask you questions about your specific case. Taking the time explaining your case helps us comprehend what happened to you and what has been going on since the incident.
- 2. Stay focused on the question.** It's easy for anyone to go off on several tangents about the particulars of their case. We would appreciate during the call that you remain focused on the question being asked. At the end of the initial call, you will have time to add any information you want the attorneys to know that we may not have requested.

- 3. When we asked you about your case, if you don't know the answer during the call, that's OK.** After our initial call, our staff will follow up with an email message that is two-fold. First, it is a way to thank you for contacting Northern Plains Justice to evaluate your case. Second, there will be our contact information, including an email address, phone number, fax number, and a text message number. If you think of something that we didn't discuss during the call or you remembered after the call, you can always contact us about your case. The email address and phone numbers give you opportunities to forward necessary documents regarding your case to assist with the attorneys' case evaluation.

Northern Plains Justice strives to provide the best service possible to all our clients and potential clients. Our job is to help take the stress out of a stressful situation using our talents, skills, and experience to give you the best results possible. Thank you for being our clients and for referring others to us.



NORTHERN PLAINS JUSTICE

— A CIVIL LITIGATION LAW FIRM —

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ADVANTAGE

your INFORMATIVE SOURCE FOR TOPICS OF INTEREST AND INSIGHT

PRACTICING CHARITY, CREATING HOPE

VOLUME FIVE
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ISSUE ONE
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WINTER 2024

If it seems like more and more people in your relational world are suffering from health issues, it might not just be you. The Wall Street Journal recently wrote about an increase in the incidence of cancer in people under 50. Unfortunately, doctors don't have an explanation for the increase. Perhaps like yours, my relational world has several people affected by this life-altering news. Fortunately, though, I recently saw reason for hope. Maybe not for a cure, but for hope in the goodness of which community is capable.

Merriam-Webster defines "charity" as a (1) generosity and helpfulness, especially toward the needy or suffering, and (2) benevolent goodwill toward, or love of, humanity. This sort of generosity, helpfulness, and love for others has been on full display surrounding the families I know suffering through a challenging time. Just one great example of this occurred at a recent cancer benefit I attended. It took the form of a meal, beanbag tournament, raffle, and general community gathering. If that sounds like a lot of work, it looked like it too. But what good work it was. Literally hundreds of people gathered to support this family. Dozens and dozens of local businesses donated items for silent auctions and raffles. Meals were prepped and served. Hugs and conversation flowed freely. And a family in need felt loved and supported. Though no cancer was cured that day, hearts were healed, and hope shone through a dark time.

Friends, it is this kind of hope that we are all capable of creating for others. More than capable of it, we are created for it. Thousands of years ago, the wisest man who ever lived recognized this when he observed, "A friend loves at all times, and a brother is born for adversity," and, "though a man might prevail against one who is alone, two will withstand him—a cord of three strands is not easily broken." We truly are stronger together. Even today, dozens of studies support the findings that relationships and real community reduce the risks of depression, anxiety, heart disease, high blood pressure, and improve mental function.

Sure, there is a downside to this type of community. Sometimes we have to go places we'd rather not or interact with people we don't know. It can be inconvenient or involve spending your time, talents, or money on something that may not immediately benefit you. Do it anyway. The value you'll get from helping will exceed your investment. And when you need support, you'll find others ready to give in return.

Keep your head up and eyes open in 2024. I promise you won't have to look far or for long before you see all kinds of opportunities to get involved. Show charity for others. It will probably be easier than you thought, and you might even enjoy it. It definitely will be worth it.





“ YOU WON'T KNOW THIS IS HAPPENING ”

CRASH COURSE

Recently, we've been reading a number of articles on efforts by insurance companies to integrate Artificial Intelligence into the claims world. They are investing tens of millions of dollars into efforts to increase AI utilization. This is done in the name of lowering costs by automating document review, expediting processing, and combating fraud. And almost all of this is done in the name of "enhancing the customer experience." But does it really do anything for the customer?

There are real reasons to doubt the sincerity of that claim. A few examples highlight the downsides that can come with letting computers do the thinking. First, many of the companies where we submit claims rate their employees on their ability to identify potentially fraudulent claims. They do so by setting a benchmark rate for the percentage of files a person must flag for review. Doing even this sets off red flags for me—there are not more fraud cases just because management increases the percentage of cases that must be referred for investigation. But at least now, a human being can evaluate the claim and consider the individual life circumstances at issue. What if that switches to a machine evaluation? And what if the fraud rate gets "tuned up" a couple of tenths of a percent? The machine will identify more fraud because it was told to. More claims will be denied or values lowered in the name of fraud. These are actions for which a claimant will never be able to cross-examine the computer on why it did what it did.

Consider a second example of claims valuation. Right now, a person reviews a claim and the individual life circumstances of the claimant. Even now, a computer reviews medical bills and

estimates in an effort to "identify cost saving opportunities", but at least a person can override the recommendation when appropriate. What if the computer does all the review? And what if the algorithm is "tuned up or down" so that claims values increase or decrease at the direction of upper management at the company? You may be offered an "average" compensation because the computer was programmed to ignore "outlier" results that would otherwise increase your recovery. The problem is the "outlier" results may be entirely appropriate and fair. But you won't know this is happening.

These are the types of issues on the near horizon for plaintiffs' lawyers across the nation. But they can't do it alone. Many of these problems develop years before the lawyers get to discover them in a lawsuit. It takes the state legislatures and insurance regulators to pass laws and policies to control these abuses. For that reason, we encourage you to get involved in state-level politics. Follow the bills being proposed and ask your local legislator questions about them. And if you feel your insurance company has treated you unfairly in making a claim, give us a call at (605) 306-4100.

New Expectations for 2024

By Dan Amert

2024 is here and off to a fast start. As I was thinking about the New Year, I put together some suggestions from stories and readings that may help make your 2024 memorable:

- 1. Look at each day as the last day you may be alive.** Many people would say this sounds terrible. Unfortunately, we are not guaranteed the days of our lives. We don't know how much time is left in the hourglass. Let's make a difference each day, both for yourself and your fellow person. At the end of every day, feel like you did everything you could do today.
- 2. Make it a habit to be friendly to a stranger every day.** As the COVID-19 pandemic has taught us, many individuals are alone and hurting. A simple "Hello", holding a door open, or asking someone how they are doing today may be a small gesture to those who may not be able to do anything for you. A 2019 study at UCLA asked the question, "is kindness contagious?" The study concluded in short, yes! Daniel Fessler, director of UCLA's Bedari Kindness Institute said, "Each of us is kind to someone, and therefore has the potential to be kind to everyone – even those with whom we differ." Let's make 2024 a year of what is called "prosocial contagion" or "contagious kindness!"
- 3. The next one is difficult – take some focus off yourself!** When looking at our lives, our families and friends, our health, and our work, we may end up spinning ourselves into a cocoon of our life. Why not open the cocoon and share your life with other people outside of your comfort zone? Volunteering at your place of worship or assisting in a community organization may be advantageous. Service to your fellow person is something you may not be able to comprehend, but the experience may be far beyond what you imagine. Author Mark Batterson says is so well about time:

*"Time is measured in minutes.
Life is measured in moments."*

Many organizations would appreciate any assistance you could provide, and we all have talents and skills that can be used for the less fortunate. Let's work to plan time for those moments to make the world a better place. A speaker I heard many years ago at a father-son luncheon said that kindness to others, "is what keeps you warm on a cold winter's night."

- 4. Become a better person every day than the person you were yesterday.** I am fond of a quote from the late Ernest Hemingway, one of the great authors of the 20th century and a multi-faceted icon of American literature. Hemingway's quote sums up this mantra so well:

"There's nothing noble in being superior to your fellow men. True nobility is being superior to your former self."

Make yourself a better individual, for yourself, and for each other every day. Watch yourself become the person you want to be.

In 2024, the road ahead may have numerous twists and turns. We send our best wishes for 2024 and hope some thoughts provided may enhance your expectations this year.

