

Larry Deiter, head of enforcement for the state Insurance Division, said the agency can resolve problems Dated this 15th day of January, under current law, but the proposals will help solve problems more efficiently to protect insurance cus-

tomers.

nies already follow. Jason Glodt, representing

De Smet Farm Mutual Insurance Co., was the only person to testify against the bill setting standards. He said the measure uses broad and vague terms without defining what is reasonable. A small insurance company could have trouble paying fines allowed in the bills, he said.

Glodt also said the bills should only apply to companies selling long-term care insurance because the package was written in response to a problem caused by such a

Josh Andersen, the Insurance Division's senior lawyer, said the laws must apply to all kinds of insurance companies, not just those selling long-term care insurance. The bill applies to companies selling life, health, property and casualty insurance, he said. State



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Jordan D. Veurink Lindquist & Vennum LLP 101 S. Reid St., Suite 302 Sioux Falls, SD 57103 Telephone: (605) 978-5219

Jody Johnson

Yankton County Clerk of Court 410 Walnut St., Suite 205 Yankton, SD 57078-4390 Telephone: (605)-668-3080

PREPARED BY: Jordan D. Veurink Lindquist + Vennum, LLP 101 S. Reid St., Suite 302 Sioux Falls, SD 57103 Telephone: (605) 978-5219

## 1+4+11+18 NOTICE OF MEETING

Martinus Cemetery Assoc. Inc will hold its 37th Annual Meet ing at St. John's Lutheran Church (Fellowship Hall), 1009 Jackson St., Yankton, SD, Thursday, January 23rd, 2014, 7:00 p.m. Open to all interested persons.



A second bill approved by the committee would allow the Insurance Division to disclose more information about actions it has taken against insurance companies. Another would allow the division to impose penalties without an insurance company's agreement. The measures would not change a current provision that allows companies to request administrative hearings before penalties are imposed and also appeal in court.

Representatives of insurance companies testified in favor of the measures, saying the bills require practices

**JoDean's** 

approved, but now it is."

Nielsen said inspectors

"People should also know

apologized Friday for any in-

consistencies in the evalua-

there have been no infrac-

fractions on the salad bar

and no infractions on the

someone getting sick or

since the legal process

something like that.

buffet," he said. "There was

never a health issue, such as

Nielsen added that he ap-

preciated the support he has

received from his customers

began. "I've been talked to by so

tions on temperatures, no in-

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tion process.

### officials and judges routinely interpret "reasonable standards," Andersen said.

Daugaard requested that insurance laws be reviewed after The Argus Leader reported that a company had hurt some customers. The Insurance Division eventually fined Ability Insurance \$325,000 and required the company to fix problems that included wrongfully denying claims for long-term care.

Ability officials have said they have made changes to address findings in the Insurance Division's report so the company can comply with state laws and regulations.

many customers that say, We know what's going on, and we eat out here all the time. If we didn't believe in you, we wouldn't be here," he said. "I can't tell you how I feel about the support I've gotten from people. It's been

overwhelming." Nielsen said he expected to undergo another health inspection within the next 30 to 60 days.

A message left for Chalcraft by the Press & Dakotan Friday seeking comment about any potential rating score inconsistencies or further SDDOH action was not returned.

You can follow Derek Bartos on Twitter at twitter.com/d\_bartos/. Discuss this story at www.yankton.net/.



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# **Dakotas In Store For More Cold**

BISMARCK, N.D. (AP) - Another Alberta clipper is bearing down on the Dakotas, but forecasters say it won't be nearly as strong as the one that swept through Thursday.

The storm that blew in from western Canada with winds gusting as strong as 76 mph snarled traffic, shut down schools and damaged everything from trees and flags to signs and buildings.

National Weather Service meteorologist Bill Abeling says it's one of the strongest clipper systems he's seen in a while. He says another one is expected Friday night into Saturday, but with wind gusts of up to only about 40 mph.

A wind advisory is in place for central North Dakota for late Friday and early Saturday. A winter weather advisory has been posted for northeast and east central South Dakota.

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