

Publications offer hands-on information

The three parts of the Kansas Insurance Department's mission are to regulate insurance companies, to educate consumers and to advocate for them when needed. One of the best ways we have to fulfill the second objective, educating consumers, is through our constantly updated publications.

We have 33 booklets and brochures that we update on a rotating schedule. You can order hard copies of them at any time through our website, www.ksinsurance.org, or view them from our Facebook page, www.facebook.com/kansasinsurancedepartment.

For those who prefer reading online, all of the publications are downloaded on our website, and you can either read them from your screen or print them yourself.

So far in 2012, we have published our 2011 Annual Report and updated the following booklets: "Life Insurance and Annuity Basics," "Medicare Supplement Shopper's Guide," "Auto Insurance and Shopper's Guide," "Homeowners and Renters Insurance and Shopper's Guide," and the "2011 Consumer Complaint Ratio Report," which provides a snapshot of how insurance companies operating in Kansas are doing in regard to the number of complaints filed by their policyholders.

While the general information in each of these publications is reviewed and updated annually, when using the shopper's guide portions of the booklets it's good to keep in mind that the premiums and the scenarios used in showing insurance products are just snapshots from a particular period in time. They shouldn't be considered as the final word on an insurance product's price for the whole year. For most



Sandy Praeger
Kansas Ins. Commissioner

current pricing, you should always check with your local insurance agent or your company.

All of the booklets and pamphlets we have available for consumers can be downloaded, printed or ordered from our website by clicking on the "Publications" icon under the "Quick Links" tab at the top right of our home page. Below is a listing of others.

- Anti-Fraud**
 - Stop. Call. Confirm.
- Health Insurance and HMO's**
 - Health care: Take control.
 - Health Insurance in Kansas.
 - Independent Medical Review.
 - Discount Health Plans.
 - Prompt Pay Act.
 - Pre-existing Condition Insurance Plan.
- Home/Renters Insurance**
 - Before and After the Storm, Advice for Kansas Insurance Consumers.
 - Homeowners and Renters Insurance and Shoppers Guide.
 - Personal Home Inventory.
- Life and Viatical**
 - Life Insurance and Annuity Basics.
 - Investing in a Viatical Settlement.
 - What to Know About Viatical Settlements Before You Sell Your Policy.

- Stranger/Investor-Originated Life Insurance (STOLI).
- Understanding Annuities.
- Medicare & Long-Term Care**
 - Kansas Medicare Supplement Insurance Shopper's Guide.
 - Medicare Eligible Kansans and the Affordable Care Act.
 - Kansas Long-Term Care Insurance and Shopper's Guide.
 - Kansas Partnership for Long-Term Care brochure.

- Small Business Insurance Packet**
 - Insurance Information for the Small Business Owner.
 - Small Group Health Carriers.
 - Companies with Health Savings Accounts Forms Approved in Kansas.
 - Tax Credits for Health Insurance.

- Other Publications**
 - ABCs of Insurance.
 - Kansas Insurance Department's Mediation Review.
 - 2010 Annual Report.
 - Immunity from liability for volunteers of nonprofit organizations.
 - Insurance Quarterly (online only).

On our website you also can compare auto, homeowners/renters or Medicare supplement insurance rates online. Go to our "Publications" page again to begin that process.

We are pleased we can provide these publications to Kansans. We know they can be the first stop for people seeking general insurance information. As always, if you need more information, you can call our Consumer Assistance Hotline, (in Kansas) (800) 432-2484.

Thomas County Jail

Booked into the Thomas County jail:

- Karlee Shenise Wilson, 21, Colby, April 24, probation violation, Thomas County Sheriff's Office/Court Services of Thomas County, released May 1 on recognizance.
- Amanda Kay Lockhart, 34, Colby, April 25, theft, Colby Police Department, released same day on notice to appear.
- Cesar Javier Carrillo-Ponce, 23, Rexford, April 26, driving under the influence, Thomas County Sheriff, released same day with charges pending.
- Gregory T. Mead, 42, Colby, April 26, giving a worthless check, Thomas County Sheriff/Court Services, released same day

on recognizance.

- Laura Rae Murphy, 34, Colby, April 26, giving a worthless check, Thomas County Sheriff/Court Services, released same day on recognizance.
- Moises Medina, 27, Liberal, April 29, disorderly conduct, Colby Police, released same day on recognizance.
- Corey Lamont Faust, 31, April 30, manufacture/attempted manufacture of controlled substance, Thomas County Sheriff/Department of Corrections, Missouri, released May 1 to other agency.
- Kody Garonn Huff, 24, Sterling Colo., April 30, driving with license suspended or revoked, Colby Police, released same day on notice to appear.

Detective bumps into suspect

TRAVERSE CITY, Mich. (AP) — A Michigan detective can credit legwork, luck and one man's bad habit for his latest arrest.

A Traverse City police detective went to a local gas station to show clerks a surveillance video image of someone accused of stealing a woman's credit card a week before. The man Detective Kevin Gay was looking for was buying a pack of cigarettes there.

Capt. Brian Heffner, who leads the detective bureau, said a chance encounter like this is rare but wel-

come. "The odds are definitely against this happening.... On the exact day and time he's in there, the suspect is buying a pack of cigarettes," Heffner told the *Traverse City Record-Eagle* (bit.ly/JWEukm).

The man, 51, was arrested and faces charges of unlawful use of a credit card.

Police said the suspect had used the credit card at two area stations, including the one where he was nabbed.

On the Beat

COLBY POLICE

Last Wednesday

- 5:07 a.m. — Report filed for domestic incident.
 - 8:52 a.m. — Subject came to station about harassment. Report filed.
 - 9:35 a.m. — Caller reported four dogs at large in the 200 block of S. Chick. Turned over to owners.
 - 9:45 a.m. — Caller reported suspicious incident. Spoke with subject.
 - 11:44 a.m. — Injury accident in the 600 or 700 block of S. Range.
 - 1:22 p.m. — Domestic call. Two officers responded, report filed.
 - 10:41 p.m. — Caller reported neighbors arguing and being loud. Everything OK.
- Thursday**
- 12:29 a.m. — Removed dead cat from street in the 1700 block of W. Fourth.
 - 1:10 a.m. — Sherman County Communications advised of an attempt to locate.
 - 1:16 a.m. — Caller reported a

- suspicious vehicle parked on property. Spoke with reporting party.
- 2:30 a.m. — Security check at Walmart.
- 6:52 a.m. — Caller reported his vehicle being hit in parking lot.
- 8:41 a.m. — Caller reported three dogs at large in the 200 block S. Chick. Not found; attempted to contact owner, not found.
- 9:05 a.m. — Spoke to subject about vehicle parked in parking lot. Owner was contacted to move it.
- 9:29 a.m. — Parking complaint: spoke to subject.
- 10:49 a.m. — Caller reported verbal domestic. Subjects agreed to separate; no report.
- 11:53 a.m. — Caller reported possible child abuse. Report filed.
- 12:01 p.m. — Manager advised of male subject still at residence after earlier domestic call. Spoke to him at another location.
- 1:14 p.m. — Made contact with suspect driver from call at 6:52 a.m.

- 3:13 p.m. — Theft of cell phone. Report filed.
- 4:29 p.m. — Subject came to station in reference to theft by deception. Report filed.
- 8:49 p.m. — Caller reported lost or stolen wallet. Report filed.
- 11:04 p.m. — Caller reported loud music. No one at residence or any music.

THOMAS COUNTY SHERIFF

Last Wednesday

- 10:30 a.m. — Caller reported losing her purse. Purse found.
- 11:44 a.m. — Assisted Colby Police with injury accident on S. Range.
- 1:46 p.m. — Booked Jessica Luna.
- 2:10 p.m. — Released Luna.
- 2:21 p.m. — Booked Jose Valdez at 10:30 a.m. on May 1.
- 2:22 p.m. — Released Valdez at 10:36 a.m. on May 1.
- 2:23 p.m. — Booked Dusty Hutchinson at 1:04 p.m. on May 1.

- 2:24 p.m. — Released Hutchinson at 1:24 p.m. on May 1.

Thursday

- 9:19 a.m. — Brought inmate from Rawlins County to the Law Enforcement Center.
- 10:12 a.m. — Insufficient funds checks report filed.
- 10:22 a.m. — Booked Todd Gregory Freeman.
- 10:37 a.m. — Released Freeman.
- 12:01 p.m. — Assisted Colby Police.
- 12:54 p.m. — Insufficient funds checks report filed.
- 1:17 p.m. — Booked Troy Lucas Ruth.
- 1:34 p.m. — Released Ruth.
- 2:38 p.m. — Rawlins County advised of erratic driver southbound on K-25. Unable to locate to the county line.
- 5:49 p.m. — Provided motorist assistance on I-70.
- 10:42 p.m. — Motor vehicle collision with deer on I-70 at mile 59 eastbound.

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