

# Most insurance agents can find specialty lines

Question: What can you do about insuring the following:

- Liability coverage for your church's janitor?
- Potential sinkhole problems near your business that are caused by an abandoned mine shaft?
- A carnival or special event ride that you take from town to town?
- A fireworks display for your annual Fourth of July celebration.

Answer: Ask your local insurance agent to locate a company that specializes in "surplus lines" insurance coverage.

Surplus lines insurance coverage — sometimes called specialty lines — is a block of business that



**sandy praeger**  
• insurance comm.

is separate from traditional insurance company coverage such as homeowners, business owners, auto, life and health. It isn't always easy to find, but your local insurance agents can assist you in finding coverage that is geared directly toward unusual or high-risk situations.

Specifically, surplus lines coverage is unavailable through Kansas companies. That's because the

market is too small to have a dedicated company in the state. The business has to be combined with policies from other states in order to be successful.

However, Kansas agents can secure the coverage from companies outside the state if they work through a licensed surplus lines broker. Companies operating in this market are usually very specialized, small multi-state insurers or they are divisions of larger companies.

For example, one of the best-known surplus lines insurers is

Lloyd's of London. Although it provides insurance for a wide range of commercial and domestic needs, it has been known for its willingness to provide new types of innovative insurance. One such example is a Nebraska car dealer's \$1.5 million policy from Lloyd's. The policy covered the dealership after it offered \$10,000 to anyone who bought a car from the dealership during December, provided that it snowed on Christmas Day.

There are provisions that your agent must follow in finding and transacting business with these companies outside the state but for the most part the Kansas Insurance

Department doesn't have major, direct regulation of these transactions. That's something I hope we can remedy in the future.

By widening and regulating the surplus lines market, we can provide more statewide economic activity. Regulating and standardizing the market means more money flowing into Kansas coffers through premium taxes and agent commissions.

It also means more protection for consumers and business owners. Together with increased economic development in the state, those are two winning ideas.

You will see more activity concerning surplus lines markets

and regulation during the coming months. I'm hoping the Kansas Legislature will work with our department to expand the surplus lines market and make it easier for individuals and businesses to secure coverage for the less-than-common need.

By the way, all the examples I gave at the beginning of this column for specialty coverage are ones that Kansas businesses or organizations have sought. The market is there for expansion of these types of coverage throughout the state.

• Drivers should always wear a seat belt and drivers should remain awake, alert and sober.

AAA provides insurance, travel, financial and automotive-related services to 52 million members nationwide.

# Driving safety tips in the fall during deer season

Approximately 1.6 million motor vehicle crashes are caused by deer each year, and spike October through December due to deer mating season, according to the Insurance Information Institute. These collisions make up over \$3.6 billion in vehicle damage per year, with each incident averaging \$3,000 worth of damage, based on statistics from the institute.

"It is essential that drivers stay focused and alert when driving in densely populated deer areas," said Jim Hanni, executive vice president of public and government affairs at AAA. "Collisions caused by deer are generally covered under insurance policies. However, if involved in an accident, it is best to contact your insurance company immediately."

AAA insurance agents say most damage from deer collisions occurs in the front or on the side of a car. If involved in a crash, AAA insurance agents encourage drivers to first call local law enforcement for assistance and then to make note of the date, time, street name and take any pictures to help document the incident.

While driving this fall, AAA in-

surance agents recommend drivers keep the following tips in mind to stay safe on roadways:

- Scan the road and shoulders ahead of you. Looking ahead helps provide enough reaction time if a deer is spotted. Also, remember deer often move in groups, so when there is one deer, there are usually more in the area.
- Use high beam headlights if

there is no oncoming traffic. Deer may be spotted sooner when using high beams allowing time to slow down, move over or beep to scare the deer away from the road.

• If a collision is unavoidable, press the brakes firmly and remain in your lane. Swerving to avoid a deer can often cause a more serious crash or result in drivers losing control of vehicles.

## sunflower 4-h

The Sunflower 4-H Club met on Monday, Sept. 20, at the United Methodist Church Fellowship Hall. Interim President Kinsey Volk called the meeting to order at 7 p.m. Following the flag salute and 4-H Pledge, Ryan Volk led the club in singing "Hokey Pokey." Roll call was answered by 10 members, one leader and five parents.

4-H Council Representatives reported on several dates for mem-

bers to remember: record books are due to Leader Cris Wilson by 7 p.m. on Monday, Sept. 27; Sunday to Saturday, Oct. 3 through the 9, is National 4-H week; Sunday, Oct. 3, is open house, everyone is to wear their new 4-H shirts; Monday, Nov. 1, is officer training and Thursday, Nov. 7, is Achievement Awards Program. Leader Cris Wilson reported that our club is to help Beaver Valley with the decorations and refresh-

ments at open house. We ask that all members attend open house. The club received a \$100 check for our fair parade float which placed first overall and a \$100 check for our fair parade float which won First Place 4-H category.

Following the business meeting, election of officers was held. New club officers will be installed at the Achievement Awards Program on Sunday, Nov. 7. Members were re-

minded of officer training on Monday, Nov. 1. Committee duties and program assignments for this year were handled at the meeting.

Dalton Arndt led the club in a fun game of Castle Protection. The next club meeting will be Monday, Oct. 18.

Ryan Volk, Reporter

## matters of record

### Bankruptcies

Cases filed in the U.S. District Bankruptcy Court, 167 United States Courthouse, 401 N. Market Street, Wichita. Definitions: Chapter 7, liquidation, business or personal; Chapter 11, business reor-

ganization; Chapter 12, farmer reorganization; Chapter 13, personal reorganization. Dba: doing business as; aka: also known as.

### Goodland

Pena, Miranda Sue, aka Miranda Sue Johnson, liabilities \$90,992,

assets \$67,697.

### District Traffic

The following fines have been paid in the Sherman County District Court.

**May 25:** Nikolas B. Lewis, speeding, \$228.50.

**May 29:** Joel M. Kervin, speeding, \$168.50.

**June 11:** Katherine M. Pinson, speeding, \$180.50.

**June 22:** Steven James Manzoni, motor carrier safety rules and regulations, \$208.50.



**Are you or someone you know caring for an aging family member or friend?**

A caregiver's greatest challenge is knowing what resources are available locally and how to find them.

If you have caregiving questions, call your Kansas Area Agency on Aging.

**1-866-457-2364 or visit [www.k4a.org](http://www.k4a.org)**

**\$\$ WANTED \$\$**

I am buying quantities of old comic books with 10¢ to 20¢ cover pricing. Call Tim in Colorado **303-517-9875**

**\$\$ WANTED \$\$**

Plan to attend

**October 12-13, 2010**  
**Century II**  
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Announcing...

We are excited to announce **Mike Revak**, Vice President of Sales & Proposals, Wind Power Americas, Siemens Energy, Inc., as the 2010 Kansas Energy Conference keynote speaker.


Mike oversees sales, proposal management, and marketing of wind turbine generator equipment in the United States, Canada, and Latin America.

One of the top executives for Siemens in North America, Mike will educate conference-goers about the broad picture for the North American wind industry — current status, future growth potential, trends, etc. In addition, he will cover specific information on Siemens, including how the company is thriving in the U.S. market, and will give an update on the status of the Hutchinson, Kan., plant.

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**DIRTWORKS INTERNET AUCTION**

Bidding starts to close Wed., Oct. 13 at 10 A.M. CDT

**Item #4882**

**Item #4840**

**Dozers:** '78 CAT D8K, '02 JD 450H LGP, 98 CAT D6M LGP; **Trenchers:** '07 Vermeer T655 Commander 2, Vermeer RT1250, '08 Ditch Witch RT95, '08 Ditch Witch RT115, '81 Vermeer T600D track trencher; **Backhoes:** '99 Case 580 Super L II, '05 Case 580 Super M II; **Excavator:** JD 200LC, JD 6068T; **Fork Lift:** '02 CAT DP70 forklift; **Semi's:** '89 PB Conventl' 379 semi truck, '00 KW T600 semi & more w/detailed photos, descriptions, seller contact info and bidding online.

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**KS Turnpike Authority**

**INTERNET AUCTION**

Bidding starts to close  
**Thurs., Oct. 14 at 10 A.M.**

All assets sell to the highest bidder regardless of price!

**Motor Grader:** '99 JD 772CH, **Skid Steer:** '00 863H, **Heavy Trucks:** '91 Intl. 4900, '88 Chevy C70, **Automobiles:** (2) '04 Chevy 1500, '04 Ford F350, '01 Chevy Blazer, (2) '04 Chevy C2500HD, (15) '06-'07 Ford Crown Vic's, and guard rail, barriers, tools & equipment and more w/photos, descriptions, seller contact info and bidding online

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**Item #5230**  
'99 JD 772CH motor grader



**Item #5226**  
'00 BOBCAT G863H



**Item #5229**  
'04 Chevy K1500 Silverado LS

**24' x 32' x 10' Garage**  
**\$8,900**



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**1 BAD BUG**

**KEEP THE BAD BUG AWAY FROM YOU!**

- **Wash your hands.** Wash your hands with soap and warm water for 20 seconds. That's about how long it takes to sing Happy Birthday twice. If soap and water are not available, use alcohol-based hand sanitizer to clean your hands.
- **Cough or sneeze into your elbow or a tissue (not your hands) and throw used tissues away.**
- **Stay healthy.** Eat a balanced diet, drink plenty of water and get plenty of rest and exercise.
- **Stay home.** When you are sick, stay home to avoid spreading the bad bug.
- **Get your seasonal flu vaccination every year.**

**STAY HEALTHY. STAY AWARE!**

Visit [www.kdheks.gov](http://www.kdheks.gov) for more information.