

# Insurance department works to regulate, educate, advocate

TOPEKA — The Kansas Insurance Department's primary purpose can be summed up in three words: regulate, educate and advocate.

We regulate insurance companies and agents in our state according to laws that have been passed by the Kansas Legislature.

We educate Kansas insurance consumers and others through an extensive outreach program.

And we advocate for consumers when they need assistance in solving insurance problems.

With insurance regulation, the department can only do what Kansas statutes say we can do. Many times Kansans, the media and others think we have powers and responsibilities beyond what the legislature has given us. We always measure our work by what is written into law, and we work with the legislature to improve laws when necessary.

While we are a state agency, the Kansas Insurance Department is an entirely self-funded entity. We collect revenue from fees paid by the nearly 1,700 insurance companies licensed to do business in Kansas, and through licensing and renewals of more than 92,000 agents, 22,000 of whom live in our state.

Since 2003 the department has approved the operations of an additional 189 companies in Kansas, adding to the state's \$15 billion insurance industry. We want to



**Sandy Praeger**

• Kansas Ins. Commissioner

give Kansans quality choices in all lines of insurance.

Our dedicated and experienced employees are up to the task. They have taken on additional responsibilities during my tenure, enabling us to reduce staff 14 percent. I would put our regulators up against any in the country for efficiency and cooperation.

While we are most involved in day-to-day regulation of companies and agents, we have two other important department functions: consumer education and consumer advocacy.

Our consumer education mission involves the following: publishing more than 30 booklets or pamphlets of insurance information, whether directly to Kansans or by Internet transmission; sending out regular news releases to statewide media, along with consumer alerts, *Commissioner's Corner* columns such as this one; providing answers to a multitude of media requests, both statewide and national; and giving Kansans one of the six best websites for insurance departments in the United States, as judged by the Consumer

Federation of America.

One other important aspect of consumer outreach is our speakers' bureau: We try to honor as many Kansas speaker requests for department personnel as we can. During the

past 18 months we have spoken in nearly half of Kansas' 105 counties.

Consumer advocacy involves department assistance when a consumer needs help in solving an insurance problem with a company. Since 2003, we have recovered more than \$91 million over and above what companies offered in settlements for disputes.

One final area that bridges both the consumer education and advocacy functions is our anti-fraud effort. With a four-person staff, our anti-fraud division has handled nearly 3,000 cases since its inception in 2004, and we have recovered more than \$4 million in restitution from both fraudulent consumers and fraudulent agents. Anti-fraud staff members are also very active in statewide and national consumer and law enforcement education; they are a vital part of our speakers' bureau.

This is a snapshot of our work at the insurance department. It just scratches the surface of our day-in and day-out mission. But I hope you take away a sense that our work helping insurance consumers and providing a competitive marketplace for companies and agents is always concerned with what is best for our state's citizens and our economy.

## On the Beat

### COLBY POLICE Tuesday

2:10 a.m. — Subject called 911 reporting that a foster child left the residence. Report filed for contributing to a child's misconduct.

8:45 a.m. — Code enforcement advised of vehicle parked on grass on the 500 block of N. Chick. No vehicles in the 500 or 600 block were illegally parked.

9:06 a.m. — Information provided on license plate tags.

9:29 a.m. — Jeep parked behind 555 N. Mission in grass. Tow away posted.

10:44 a.m. — Directions to motorist for recreational vehicle park.

11:10 a.m. — Spoke to subject about problems with roommate.

12:06 p.m. — Accident at Range and Fourth.

2:50 p.m. — Subject reported sister being harassed; subject was at the station wanting to report the same thing.

3:17 p.m. — Quality Inn reported possible narcotics violation. Not found with anyone in the room.

**THOMAS COUNTY SHERIFF Tuesday**

12:57 a.m. — Erratic driver eastbound on I-70 from mile 40. Located vehicle at Exit 70 and report filed for narcotics violation. Butch's towed vehicle.

10:01 p.m. — Subject came to station wanting someone kicked out of trailer at First St. Annex. Spoke with subjects; no disposition given.

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