

Don't become victim of staged auto accident

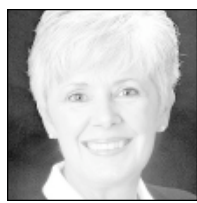
Staged or deliberately caused accidents are but one of the numerous kinds of fraud committed daily around the country, and they contribute to as much as \$30 billion lost annually to fraud, a loss that is ultimately recovered through increased premiums for everyone.

These insurance fraud schemes occur in every state in the nation, and we all need to be aware of the possibility of being involved in a staged auto accident.

All of us are potential targets, and innocent drivers are terrorized, injured and sometimes even killed by these schemes. Older adults are often the target of these accidents, as are drivers that appear to be distracted.

How can you recognize a scam of this type?

- Panic stop is the most basic of the caused accidents. The suspect positions his vehicle in front of the victim's vehicle and slams on the brakes causing a rear-end collision. The victim driver has no warning that the accident is about to occur.



sandy praeger

• insurance comm.

- Drive down occurs when you try to merge into traffic or pull out of a parking space. The suspect driver waves you to proceed, then intentionally smashes into you. Then the suspect driver denies waving you on.

- Hit and run occurs when a suspect driver uses a damaged vehicle, drives it to a public location and claims to be the victim of a hit and run. The police are often called to verify damage.

- Sideswipe occurs in a dual left turn lane of a busy intersection. The victim driver in the inside lane drifts into the outer lane and is intentionally hit by the suspect driver in the outer lane.

- Swoop and squat occurs when the vehicle you are following is suddenly passed by another vehicle

which "swoops" in front of it. This causes the vehicle in front of you to stop abruptly, or "squat." As a result, you are unable to avoid colliding with the rear end of the "squat" vehicle. The swoop car races away, never to be seen again. The driver of the squat car submits vehicle damage and personal injury claims to your insurance company.

Following the suggestions below could help you avoid becoming the victim of a staged auto accident.

- Keep a pen and paper in your glove compartment so you're always ready to write down the details.

- Never tailgate — allow plenty of space between your car and the car ahead of you. This will give you ample time to stop if the car in front of you suddenly jams on its brakes.

- Look beyond the car in front of you while driving. Apply your brakes if you see traffic slowing.

- Count how many passengers were in the other car if you're in a

collision — more people may file claims than were in the car.

- Write down the car's license number.

- Keep a disposable camera in your glove box. Take pictures of the other car, the damage it received, as well as the passengers.

- Get involved if you're a witness. Watch for the warning signs of a scam and help the honest victim with details.

What should you do if you are the victim of a staged auto accident?

- Call the police to the scene.

- Take note of how the passengers behave. Did they stand around and joke but suddenly act "injured" when the police arrived?

- Obtain a copy of the police report with the officer's name, even for minor damage. If the police report notes just a small dent or scratch, it'll be harder for crooks to later claim serious injuries or car damage.

- Contact The Kansas Insurance Department anti-fraud division at (800) 432-2484 if a stranger tries to steer you to an unknown body shop,

doctor, chiropractor or lawyer. Be sure to have the names, addresses and phone numbers of these providers handy when you call.

- Only see medical and legal providers you know and trust, or at least ones that are recommended by people you trust. Never let yourself be swayed by a stranger off the streets.

- Keep detailed records of your medical treatments, dates, treatments given and diagnoses, etc.

- Compare your medical records against the statements you receive to make sure the bill wasn't padded or treatments fabricated.

- Only use car repair professionals you know and trust.

Victims of these accidents are often the ones who pay the price. These accidents can blemish your record, and a costly claim on your insurance record could raise your auto premiums significantly or even mean your policy isn't renewed.

Additionally, your life will be disrupted as you deal with the seemingly endless details of car repairs,

claim settlements, police reports, lawyers, possible lawsuits and other problems.

Kansans are encouraged to call the Kansas Insurance Department at (800) 432-2484 7 a.m. to 4 p.m. (Mountain Time) Monday through Friday with questions they may have about any insurance product.

Sandy Praeger, Kansas Insurance Commissioner, oversees the activities of the Kansas Insurance Department, which is headquartered in Topeka. Her objective is to protect consumers and help maintain the financial stability of the insurance industry.

The department regulates and monitors the activities of 23,000 resident agents, 48,000 non-resident agents and 1,684 insurance companies licensed to do business in the state.

It offers financial, actuarial, legal, computer, research, market conduct and economic expertise. Call the Kansas Insurance Department toll-free at (800) 432-2484 or visit www.ksinsurance.org for more information.

matters of record

District Traffic

The following fines were paid in the Sherman County District Court:

April 19 — Brandon R. Howard, \$160 reinstated for no Kansas registration and \$300 reinstated for no liability insurance.

May 25 — Alan S. Nicklos, \$132 reinstated for speeding.

May 28 — Andres Hernandez, \$355 reinstated for first conviction of driving while suspended and \$108 reinstated for speeding.

July 14 — Joshua M. Gorman, \$170 reinstated for speeding and \$10 reinstated for no seat belt.

July 29 — Miranda L. Williams, \$99 reinstated for speeding and \$126 reinstated for unlawful acts with vehicles.

Aug. 15 — Troy D. Miller, \$126 reinstated for speeding.

Aug. 16 — Hunter F. Thomas, \$144 reinstated for speeding.

Sept. 3 — Christina L. Robles, \$321 for speeding.

Sept. 10 — Christopher J. Stegeman, \$366 for first conviction of driving while suspended and \$10 for no seat belt.

Sept. 18 — Debra C. Whitmore, \$156 reinstated for speeding and \$10 for no seat belt.

Sept. 19 — Bon Myers, \$132 reinstated for speeding.

Sept. 24 — Ronald D. Parson, \$42 guilty verdict for speeding and \$216 guilty verdict for motor carrier safety rules and regulations.

Oct. 3 — James A. Smith, \$150 for speeding.

Oct. 5 — Falk Sadic, \$291 for overweight load.

Oct. 6 — Christina Gonzalez, dismissed for no liability insurance, \$126 for no child seat belts and \$54 for speeding.

Oct. 8 — Larry N. Thomas Jr., \$120 for speeding and \$300 for first conviction of driving while suspended.

Oct. 12 — Rafael Macias, \$166 for unknown statute.

Oct. 15 — Adam W. Cook, \$183 for speeding and dismissed for no liability insurance.

Oct. 19 — Louis Hill Jr., \$156 for speeding.

Oct. 21 — Jenica L. Carlos, dismissed for no driver's license and \$261 for speeding.

Oct. 23 — Edward L. Dobbs, \$132 for improper parking.

Oct. 29 — Devin R. Mckernan, \$246 for improper parking.

Nov. 1 — James D. Holmes, \$188 for no motor carrier liability insurance.

Nov. 3 — Darren P. Schumacher, \$138 for speeding.

Nov. 5 — David B. Casteel, \$165 for speeding.

Nov. 6 — Michael E. Schoen, \$144 for speeding.

Nov. 8 — Jessica L. Bloom, \$138 for improper parking.

Nov. 12 — Joshua G. Salas, \$132 for speeding.

Nov. 16 — Steven P. Farley, \$10 for no seat belt.

Nov. 17 — Bryce G. Inman, \$132 for speeding and \$60 for unlawful acts with a vehicle.

Nov. 17 — Eric M. Steffy, \$144 for speeding. \$132 for speeding.

Nov. 18 — Brian H. Buvens, \$114 for speeding.

Nov. 18 — Dino P. Spinuzzi, \$132 for speeding.

Nov. 20 — Guy L. Spide., \$126 for speeding.

Nov. 21 — Michael D. Shehan, \$126 for unlawful acts with vehicle.

Nov. 22 — Brett M. Brooks, \$144 for speeding.

Nov. 22 — John C. Ramos, \$144 for speeding.

Nov. 23 — Dorris O. Rojo, \$150 for speeding.

Nov. 23 — Jessica P. Rollins, \$165 for speeding.

Nov. 23 — Brandon S. Towns, \$138 for speeding.

Nov. 23 — Kenny R. Torres-Dominguez, \$126 for no driver's license and \$42 for speeding.

Nov. 24 — Isiah Dionne, \$126 for failure to yield at stop or yield sign.

Nov. 24 — Benjamin A. Smull, \$126 for unlawful acts with vehicle and dismissed for no liability insurance.

Nov. 25 — David W. Bennett, \$126 for speeding.

Nov. 27 — Kevin Smith, \$126 unlawful acts with vehicle.

Nov. 28 — Dallas K. Sawyer, \$165 for improper parking.

Dec. 1 — Paul Gallegos, \$236 for overweight load and \$100 for mo-

tor carrier safety rules and regulations.

Dec. 2 — Joseph P. Schultz, dismissed for no driver's license and \$126 for speeding.

Dec. 3 — Lonnie R. Mills III, \$165 for speeding.

Dec. 3 — Edwin A. Reinke, \$156 for improper parking.

Dec. 3 — Juan R. Walls Jr., \$219 for improper parking.

Dec. 4 — Michael P. Bohn, \$114 for speeding.

Dec. 4 — Douglas J. Cronk, \$126 for speeding.

Dec. 4 — Maggie Fauela, \$123 for speeding, dismissed for driving while suspended and dismissed for no child safety belts.

Dec. 6 — Jonathan C. Jensen, \$96 for defective tail lamp on motor vehicle and dismissed for no liability insurance.

Dec. 9 — Eric D. Cullens, \$165 for improper parking.

Dec. 9 — Jindrich Kasparovsky, \$66 for speeding and \$126 for no driver's license.

Dec. 9 — Arnesto Montalvo, \$126 for no driver's license and dismissed for no driver's license.

Dec. 9 — Meg A. Reynolds, \$126 for speeding and \$300 for first conviction for driving while suspended.

Dec. 9 — Larry E. Schlick, \$66 guilty verdict for permitting unauthorised person to drive.

Dec. 10 — Cedric J. Christian, dismissed for driving while suspended and \$120 for speeding.

Dec. 13 — Lupe G. Rodriguez, \$166 for motor carrier safety rules and regulations.

Dec. 14 — Chasity M. Radcliffe, \$126 for improper parking.

Dec. 15 — Keenan L. Bergstrom,

\$126 for speeding.

Dec. 15 — Billy J. Berry, \$144 for speeding.

Dec. 15 — Mark D. Brodie, \$132 for speeding.

Dec. 15 — Ian A. Devers, \$126 for improper parking.

Dec. 15 — Douglas J. Devore, \$138 for speeding.

Dec. 15 — James A. Fortino, \$144 for improper parking.

Dec. 15 — Clayton A. Houghland, \$10 for no seat belt.

Dec. 15 — Oswaldo Huizar-Rojas, \$144 for speeding.

Dec. 15 — Tracie L. King, \$120 for speeding.

Dec. 15 — Seven K. Thomas, \$126 for unlawful acts with vehicles.

Dec. 15 — Bobby J. Walker, \$126 for speeding.

Dec. 16 — Jeremiah B. Balloun, \$201 for speeding and \$60 for unlawful acts with vehicle.

Dec. 16 — Ian T. Hunt, \$246 for speeding.

Dec. 16 — Jessica A. Jenkins, \$219 for speeding.

Dec. 16 — Brian J. Kelley, \$132 for speeding.

Dec. 16 — Lorraine R. Sheppard, \$201 for speeding.

Dec. 16 — Lonnie L. Shoemaker, \$144 for speeding.

Dec. 16 — Larry L. Webb, \$126 for unlawful acts with vehicle.

Dec. 17 — Jonathan E. Archer, \$114 for speeding.

Dec. 17 — Chawndra E. Billie, \$126 for speeding.

Dec. 17 — Edward D. Durnil, \$120 for speeding.

Dec. 17 — Eric B. Farmer, \$126 for speeding.

Dec. 17 — Jeremiah T. Gallagher, \$120 for speeding.

Dec. 17 — Charles M. Novak, \$132 for speeding.

Dec. 17 — Reginald Risolo, \$120 for speeding.

Dec. 17 — John E. Waters, \$120 for speeding.

Dec. 18 — Heather M. Bryce, dismissed for first conviction of driving while suspended.

Dec. 18 — Sandra L. Gibson, \$132 for speeding.

Dec. 18 — Kimberly A. Jiroch, \$126 for speeding.

Dec. 18 — Amber L. Smith, \$138 for speeding and dismissed for no liability insurance.

Dec. 19 — Lee C. Williams, \$166 for motor carrier safety rules and regulations.

Dec. 22 — Jordan C. Anderson, \$10 for no seat belt.

Dec. 22 — Tyler E. Anderson, \$10 for no seat belt.

Dec. 22 — Jesse S. Montgomery, \$132 for speeding.

Dec. 23 — George M. Baxter, \$132 for speeding.

Dec. 23 — Whitney Breanna Leslie, \$219 for speeding.

Dec. 23 — Andrea D. Nelson, \$126 for unlawful acts with vehicle.

Dec. 23 — Paul E. Peters, \$156 for speeding and \$10 for no seat belt.

Dec. 23 — Jarrell J. Priess, \$126 for speeding.

Dec. 23 — Brandon U. Renner, \$120 for speeding.

Dec. 24 — Ryan W. Bucher, \$120 for improper parking.

Dec. 24 — Michelle M. Smith, \$138 for

speeding.

Dec. 24 — Kristina K. Torgerson, \$201 for speeding.

Dec. 24 — Brett H. Wanner, \$165 for improper parking.

Dec. 24 — Brian Welch, \$201 for speeding.

Dec. 25 — Kathie Buchholz, \$126 for speeding.

Dec. 25 — Abigail A. Daniels, \$246 for speeding and \$10 for no seat belt.

Dec. 25 — Matthew W. Lafollette, \$145 for speeding and \$60 for unlawful acts with vehicle.

Dec. 25 — Ryan W. Manske, \$138 for speeding.

Dec. 26 — Less Lee Walker, \$226 for overweight load.

Dec. 27 — Iuyssofa T. Cook, \$174 for speeding.

Dec. 27 — Timothy J. Freymuth, \$132 for speeding.

Dec. 27 — Kurston P. McMurray, \$165 for speeding.

Dec. 27 — Celen E. Sandoval, \$126 for speeding.

Dec. 27 — Peter M. Shaw, \$126 for speeding and \$10 for no seat belt.

Dec. 28 — Peggy S. Greeson, \$138 for improper parking.

Dec. 28 — Robert W. Heinzinger, \$165 for speeding.

Dec. 28 — Charles Joseph Nieters Jr., \$181 for overweight load.

Dec. 28 — Geoffrey L. Peltier, \$144 for speeding.

Dec. 31, 2006 — Philip M. Adamson, \$85 for driving on closed roadway.

Dec. 31, 2006 — Martinez Castillo-Isidoro Jr., \$91 for driving on closed roadway.

Dec. 31, 2006 — Aaron M. Halston, \$85 for driving on closed roadway.

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