

**BEFORE THE COMMISSIONER OF INSURANCE
OF THE STATE OF KANSAS**

In the Matter of the Kansas Resident)
Insurance Producer's License of)
JENNIE MILLER)
NPN # 18385726)

Docket No. 117122

SUMMARY ORDER
REFUSAL TO RENEW AND REVOCATION
(Pursuant to K.S.A. 40-4909 and K.S.A. 77-501 *et seq.*)

Pursuant to the authority granted to the Commissioner of Insurance ("Commissioner") by K.S.A. 40-4909 and K.S.A. 77-501 *et seq.*, the Commissioner hereby **REFUSES TO RENEW** and **REVOKES** the Kansas resident insurance producer's license of **JENNIE MILLER** ("Respondent"). This Summary Order shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day period if no request for a hearing is made.

Findings of Fact

1. Respondent was licensed as a Kansas resident insurance producer on April 24, 2017, and expired May 31, 2025.
2. Respondent's address of record listed on file with the Kansas Department of Insurance ("Department") is [REDACTED], Norton, KS 67654. This is the address on file for residence, business and mailing.
3. On June 9, 2025, Respondent submitted a Kansas resident insurance producer license renewal application ("Application") to the Kansas Department of Insurance ("Department").
4. On the renewal application, the Respondent listed her residence and mailing address as [REDACTED], Norton, KS 67654. This address has been listed as a residence and mailing address for the Respondent for the Kansas residence insurance producer

license since at least 2022. This same address was listed for Respondent's Nebraska insurance producer license since April 24, 2019.

5. Based on information provided to the Department, the Respondent was requested to provide work authorization and identification documentation as her permanent resident card had expired in 2023. Respondent provided a copy of her current driver's license issued by Texas on May 28, 2025. This driver's license showed an address of [REDACTED], Richmond, Texas 77406. According to the Texas Department of Public Safety's webpage, an individual is required to prove Texas residency in order to obtain a Texas driver's license. Respondent also provided her arrival record which shows an issue date of June 12, 2025, for purposes of work authorization, and was issued to the address Respondent is while in the United States as [REDACTED], Richmond, Texas 77406. This document was issued by the United States Department of Homeland Security, Houston office. There is no record of the Respondent updating or reporting a Texas residential address at any time or requesting a state move to Texas. All documents provided indicate that the Respondent is not a resident of Kansas and does not qualify for a resident insurance producer application.

6. The Department finds that the Respondent provided incorrect, misleading, incomplete or untrue information in the license application process, failed to report to the Commissioner each change of residence or mailing address, and no longer qualifies for a resident insurance producer license as she is not a resident of Kansas. These findings lead the Department to believe that the insurable interests of the public are no longer served by the Respondent's license.

Applicable Law

K.S.A. 40-4909(a)(2)(A) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the commissioner finds that the applicant or license holder has violated any provision of chapter 40 of the Kansas Statutes Annotated, and amendments thereto, or any rules and regulations promulgated thereunder.

K.S.A. 40-4909(a)(1) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the commissioner finds that the applicant or license holder has provided incorrect, misleading, incomplete or untrue information in the license application.

K.S.A. 40-4905(f)(1)(F) provides:

Each person or entity licensed in this state as an insurance agent shall report the following to the commissioner within 30 calendar days of occurrence: each change in residence or mailing address, email address or telephone number.

K.S.A. 40-4909(b) provides:

The Commissioner may deny, suspend, revoke or refuse renewal of any license issued under this act if the commissioner finds that the interests of the insurer or the insurable interests of the public are not properly served under such license.

Policy Reasons

1. It is in the public interest that the license of a producer who has violated any provision of the Kansas Insurance Code be refused renewal and revoked.
2. It is in the public interest that the license of a producer who has provided incorrect, misleading, incomplete or untrue information in the license application process be refused renewal and revoked.
3. It is in public interest that the license of a producer who has failed to properly or timely report a change of residence or mailing address to the Department be refused renewal and revoked.

Conclusions of Law

1. The Commissioner has jurisdiction over **JENNIE MILLER** as well as the subject matter of this proceeding, and such proceeding is held in the public interest.

2. Pursuant to K.S.A. 40-4905(f) and K.S.A. 40-4909(a) and (b), the Commissioner finds that the insurable interests of the public are no longer properly served under the Kansas resident insurance producer's license of **JENNIE MILLER**.

3. Pursuant to K.S.A. 40-4905(f) and K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for the refused renewal of the Kansas resident insurance producer's license of **JENNIE MILLER**.

4. Pursuant to K.S.A. 40-4905(f) and K.S.A. 40-4909(a) and (b), the Commissioner concludes that sufficient grounds exist for revocation of the Kansas resident insurance producer's license of **JENNIE MILLER**.

IT IS THEREFORE ORDERED BY THE COMMISSIONER OF INSURANCE THAT:

1. The Kansas resident insurance producer's license of **JENNIE MILLER** is hereby **REVOKED** the effective date of this Order.

2. **IT IS FURTHER ORDERED** that **JENNIE MILLER** shall **CEASE** and **DESIST** from the sale, solicitation or negotiation of insurance in Kansas and/or receiving compensation deriving from the sale, solicitation or negotiation of insurance in Kansas conducted after the effective date of this Order.

IT IS SO ORDERED THIS 27th DAY OF AUGUST 2025, IN THE CITY OF TOPEKA, COUNTY OF SHAWNEE, STATE OF KANSAS.



VICKI SCHMIDT
COMMISSIONER OF INSURANCE

BY: Kimberley Davenport Megrill
Kimberley Davenport Megrill
Senior Attorney

NOTICE AND OPPORTUNITY FOR HEARING

JENNIE MILLER, within fifteen (15) days of service (plus 3 additional days for service by mail) of this Summary Order, you shall file with the Kansas Department of Insurance a written request for hearing on this Summary Order, as provided by K.S.A. 77-542. In the event a hearing is requested, such request should be directed to:

Mindy Forrer
Kansas Department of Insurance
1300 SW Arrowhead Rd.
Topeka, Kansas 66604
mindy.forrer@ks.gov

Or via email:

Any costs incurred as a result of conducting any administrative hearing shall be assessed against the producer/agency who is the subject of the hearing as provided by K.S.A. 40-4909(g). Costs shall include witness fees, mileage allowances, any costs associated with reproduction of documents which become part of the hearing record, and the expense of making a record of the hearing.

If a hearing is not requested, this Summary Order shall become effective as a Final Order, without further notice, upon the expiration of the fifteen (15) day (with an additional three (3) days for service by mail) period for requesting a hearing. The Final Order will constitute final agency action on the matter.

In the event the Respondent files a petition for judicial review, the agency officer designated pursuant to K.S.A. 77-613(e) to receive service of a petition for judicial review on behalf of the Kansas Department of Insurance is:

Steven A. Karrer, General Counsel
Kansas Department of Insurance
1300 SW Arrowhead Rd.
Topeka, Kansas 66604

Pursuant to K.S.A. 77-607 and 77-612, exhaustion of administrative remedies is a jurisdictional prerequisite to seeking judicial review.

CERTIFICATE OF SERVICE

The undersigned hereby certifies that she served the above-and-foregoing Summary Order on this 27th day of August 2025, by causing the same to be deposited in the United States Mail, certified, addressed to the following:

Jennie Miller

[REDACTED]

Norton, KS 67654

And via email to:

[REDACTED]@gmail.com



Sarah Cowan
Legal Assistant