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## GAIL L. MILLER

*Title Insurance Agent  
Licensed and Bonded Abstracter*

May 31, 2022

Sent via email to [nicole.turner@ks.gov](mailto:nicole.turner@ks.gov) and [kid.addpc@ks.gov](mailto:kid.addpc@ks.gov) and postage mail

Kansas Insurance Department  
Legal Division  
1300 SW Arrowhead Road  
Topeka, KS 66604

RE: Title Agency Rate Filing  
2021 Annual Audit Report  
FEIN: 515562594

Dear Sir or Madame,

First of all I apologize for not getting my annual audit report in on a timely manner. I did not realize that I needed to file anything.

I write title insurance for four counties in Kansas:  
Jewell County population (2020) 2,854  
Smith County population (2020) 3,594  
Republic County population (2020) 4,607  
Mitchell County population (2020) 6,053

Therefore, I believe that I am exempt from filing rates per requirement K.S.A. 40-953(c) since I only provide title insurance on properties in counties with a population under 10,000.

Very truly yours,



Gail L Miller

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*[Faint handwritten text]*

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KANSAS INSURANCE DEPT



**Kathleen Sebelius**  
Commissioner of Insurance  
**Kansas Insurance Department**

November 30, 1999

GAIL L MILLER AGENCY  
PO BOX 344  
MANKATO KS 66956

Re: House Substitute for Senate Bill 60  
Audits – Escrow, Settlement and Closing Deposit Accounts

House Substitute for Senate Bill 60, which went into effect on July 1, 1999, requires title agents to have an audit made of their escrow, settlement or closing deposits accounts, by a certified public accountant or a title insurer for which the agent has a licensing agreement, and submit this audit to the Commissioner of Insurance. Title insurance agents who are attorneys and who issue title insurance policies as a part of their legal representation of clients are exempt from this requirement. However, attorneys who are exclusively in the business of title insurance are not exempt from these requirements.

Standard audits that are currently performed by title insurance underwriters will be acceptable. We will accept electronic audit report findings; please do not submit work papers. Only one audit will be required from each agency, no matter how many underwriters they represent.

These audits are required to be submitted to this Department on the following schedule:

- 1) Annual audit required in counties having a population of 40,001 and over
- 2) Biennial audit required in counties having a population of 20,001 to 40,000
- 3) Triennial audit required in counties having a population of 20,000 and under.

All title insurance agencies that come under this requirement will need to submit an audit to this Department by June 10, 2000, which is 160 days after the 1999 calendar year for which the audits are due; then they will go to the annual, biennial or triennial basis, depending on their county. This year, however, all audits only need to cover the preceding twelve months; for example, if an audit is completed in February 2000, the audit period would be February 1999 to February 2000. If audits have already been completed in 1999, we will accept them if they are dated within 12 months of receipt.

Please contact our office if you have any questions regarding this matter.

Very truly yours,

Martin J. Hazen  
Policy Examiner  
Commercial Multi-Peril & Casualty Section

*NO ESCROW*