



What is NIPR's Producer Database (PDB)?

The **Producer Database (PDB)** is a central repository of producer licensing information updated on a timely basis by participating state insurance departments. All 50 states, District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands supply information to the PDB. The primary purpose of the PDB is to facilitate the ability to track pertinent information regarding licensed producers.

The key benefits of the PDB are:

- Financial/time savings
- Reduction in paperwork
- Verification of license status in all participating states
- Single source of data vs. multiple state websites

These are the products available that utilize the data from PDB:

- Detail Report
- Company Specialized Report (CSR)
- PDB Alerts
- Company Appointment Report (CAR)
- Appointments/Terminations
- Company Appointment Renewal Invoicing
- Licensing Applications

Detail Report

The Detail Report allows a user to view all supplied information for a single producer, agency or company including:

- General demographic information such as name and address
- License information such as states licensed, license number, license status, and lines of authority
- Appointment information such as company appointments, effective date, termination date, and termination reason
- Regulatory Actions (if taken)

The Detail Report can also be requested in batch format with the data being returned in XML. XML allows the user to import, filter, and manipulate the data without worrying about incompatible programs, computer networks, data structures, and operating systems. The Detail Report is \$1.29 per report.



Company Specialized Report (CSR)

When a full Detail Report is not needed, this customized report provides specific licensing information. You can select up to 4 (four) criteria from the below list of PDB data fields to create your own specialized report:

- **License – License Number will be returned in the report**
 - License Class
 - License Expiration Date
 - License Issue Date
 - License Active Status
 - Resident/Non-Resident
- **Line of Authority - Line of Authority name will be returned in report**
 - LOA Name
 - LOA Active Status
 - LOA Issue Date (*you can select a date range here*)
- **Regulatory Actions**
 - RIRS Penalties/Fines/Forfeitures
 - Reason for Action
 - RIRS Date of Action (*you can select a date range here*)
 - RIRS Effective Date (*you can select a date range here*)

The cost for this report is \$50 and can be run for up to 50,000 producers (agents and agencies) in a single report. This report can be viewed online, downloaded as a comma-delimited file or in XML.

PDB Alerts

This product is designed to provide notification indicating a change has been made to data stored in the PDB. Customers have multiple options on accessing the data, selection of information desired, and tracking individual producers. Currently, we provide alerts regarding:

- **Appointments:** receives, renews, or terminates an appointment from an insurance company
- **Demographics:** changes to a residence, business, mailing, or other address in one or all of the licensed jurisdictions
- **Licensing:** amends, cancels, changes, or adds a line or license
- **Regulatory Actions (RIRS):** a final regulatory action has been taken against them by a jurisdiction

The cost for this product varies by delivery method. The WSDL based web-service is \$0.15 per producer on the target list, per month (contract rates may apply). Customers who do not wish to program can sign up for the **email notification only** PDB Alerts in which notification is free, but a full PDB Detail Report will need to be run to determine what information has changed.



Company Appointment Report (CAR)

Exclusively designed for the insurance carrier, the Company Appointment Report allows a company to view a listing of all active appointments and/or terminations. This report is company specific and state specific. Companies can only view data for their own affiliated companies. It can be viewed online, downloaded as a colon-delimited file, or in XML. The cost is \$50 per company code (CoCode) per state.



How can I leverage the NIPR Gateway?

The **Gateway** facilitates the electronic exchange of producer information between state insurance regulators and the entities they regulate. The goal is to simplify the communications and to quickly distribute information, including licensing applications, appointments and terminations, Address Change requests, and the Attachments Warehouse.

Designed to improve the effectiveness and efficiency of the state licensing process, the key benefits of the Gateway are:

- Reduction in paperwork, data entry, and costs
- Development of national standards regarding electronic transmission of licensing data
- Faster turnaround time
- Increased revenue

Appointments/Terminations

The Gateway provides streamlined data transfer, which can lead to increased revenue and cost reduction. Producer appointments are approved faster, allowing producers to begin generating revenue for the company right away. The Gateway requires payment for state fees through Electronic Funds Transfer (EFT), increasing accuracy and timeliness while reducing costs.

The Gateway requires certain data standards for the transfer of appointment and termination information between state insurance regulators and the industry. There are three options to submit appointments/terminations through the Gateway.

NIPR's Interactive Appointments & Terminations (IA&T)

- Front-end app
- Appoint and terminate with NPN, eliminating use of SSN
- Transactions validated with PDB, greatly reducing declines
- \$3 per transaction plus applicable state fees
- Payment made at submission with credit card or electronic check

Customer Programming

- Build your own product
- Establish specified programming requirements
- \$1.53 per transaction plus applicable state fees
- States fees must be paid at submission with Electronic Funds Transfer
- Invoiced transaction fees
- Volume discounts available

NIPR's Resellers

- Offer value-added services



Company Appointment Renewal Invoicing

NIPR's online Company Appointment Renewal Invoicing is a cost-effective method for renewing company appointments through the Gateway. A renewal invoice is created for the company based on active appointments in the Producer Database. NIPR collects payment on behalf of the states, and creates electronic renewal transactions, which are sent to the state for processing.

The cost for this varies by state. In addition to the state fees, there is a NIPR transaction fee. The NIPR fee will equal 1% of total state fees charged with a minimum of \$5.00 and a maximum of \$1,000.00.

Features

- Available to all companies, not just NIPR customers
- NIPR accepts payment on behalf of state
- Support of both electronic check and credit card payment

Benefits

- Simplified submissions
- Time savings
- Reduction in paperwork
- Electronic notification of renewal status

Licensing Applications

Initial Licensing and Renewals for Residents and Non-Residents are available for the majority of jurisdictions through the Gateway. Using a standardized format, the online application verifies producer information with the PDB. The application allows the user to apply in multiple states using a single application and automatically calculates the fees due.

The Non-Resident Adjuster Licensing (NRAL) application allows an adjuster to designate a home state. This will benefit individuals whose home state does not license adjusters. These adjusters will now be able to designate the non-resident adjuster license as their home state. The applicant may then apply for a non-resident adjuster license in participating states.

In addition to individual state fees, there is a minimal NIPR transaction fee for each state application made. The option to use electronic check is available.

Please visit NIPR.com for the current list of states accepting licensing applications.