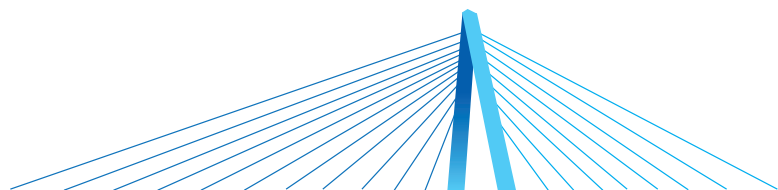


# CELEBRATING OUR JOURNEY

Built on Teamwork, Service and Innovation



25 YEARS / 1996-2021



# CELEBRATING OUR JOURNEY

## Built on Teamwork, Service and Innovation

**NIPR** / 25 years of excellence

In 1996, the National Insurance Producer Registry (NIPR) was created as a unique public-private partnership between the National Association of Insurance Commissioners (NAIC) and the insurance industry. The objective was to build a uniform producer licensing system to deliver a cost-effective, streamlined process. In fulfilling this founding vision, NIPR has built a trusted organization grounded in teamwork, customer service and technology.

We celebrate NIPR's 25th anniversary knowing our success and growth were fueled by our people whose steadfast commitment to collaboration, adaptability and responsiveness has created an unparalleled culture of service that will guide us in all our future endeavors.

# MESSAGES FROM TODAY'S LEADERS



Dear Colleagues,

This milestone anniversary is a celebration of the people of NIPR—past and present. We honor our volunteer leaders and dedicated employees for their customer-focused excellence. We appreciate the regulators and insurance producers who are our partners and customers.

With NIPR's innovative technology and our ability to anticipate and adapt to change, we never lose sight of the customer service that is at the core of everything we do. We have developed a leadership team that is exceptionally poised to guide growth while continuing to support and collaborate with our team, translating work into purpose.

This commemorative anniversary booklet tells the story of NIPR from its inception, a history that guides us as we cross the bridge to the future together.

A blue ink signature of Karen Stakem Hornig.

Karen Stakem Hornig  
CEO, NIPR



Dear Colleagues and Friends,

As we celebrate the first 25 years of NIPR and its exponential growth and innovation, our mission endures: together with the NAIC and the insurance industry, NIPR protects and serves insurance consumers.

The history of NIPR is a story of collaboration, trust and a customer-centric culture with the NIPR team as its hub. Today, NIPR is a mature technology company anticipating changes in the marketplace and evolving to expertly meet the needs of our customers.

As we look to the future, the solid foundation of people, excellence and technology will continue to inspire our work, enabling us to continue to positively impact all those we serve in the insurance industry.

A blue ink signature of Larry Deiter.

Larry Deiter  
President, NIPR Board of Directors and Director, South Dakota Division of Insurance

# OUR LEGACY



■  
**At this major milestone, we reflect and  
celebrate NIPR's 25-year journey.**

*Our focus on three intersecting dimensions of  
our work is clear: an engaged and empowered  
team, customer-focused excellence, and high  
quality and reliable technology.*

# OUR LEGACY

Producer licensing, as we know it today, strives to be technologically advanced, user-friendly and efficient. NIPR has paved the way for this modernized approach.

Not that long ago, licensing was done through paper applications without easy access to background information. There was disagreement about whether centralization of data and associated processes were necessary or even valuable. Many raised the question: "How can we make oversight more efficient for regulators and the process better for industry users to improve the overall consumer experience?"



## An Organization Born of NAIC Strategy



*Glenn Pomeroy*

In 1994, a key component of the NAIC's strategic plan was to create the tools needed to improve the effectiveness and efficiency of state licensing processes through increased coordination, automation, uniformity and reciprocity.

A working group was formed, tasked with creating solutions and gaining support throughout the industry. North Dakota's insurance commissioner, Glenn Pomeroy, was named chair. The group spent the next two years developing a groundbreaking partnership of the regulatory and insurance communities. In June of 1996, nine major insurance industry trade associations jointly endorsed a proposed national network to assist regulators in overseeing and licensing producers, as well as giving companies a database to comply with regulatory requirements. From the beginning, Pomeroy says, it was "a win-win-win situation for consumers, regulators and the industry."

Although there was great support for the work, there was some concern. Would there be equal representation of both insurance producers and regulators to ensure an equitable decision-making process within this new organization? To address these concerns, a

**"When we started this work, I was committed to leaving the industry better than when we found it. I think we accomplished that goal."**

Glenn Pomeroy, former North Dakota Insurance Commissioner, Chair of Task Force that developed NIPR

new entity was formed as an affiliate of the NAIC. The Insurance Regulatory Information Network (IRIN), later renamed NIPR, was a public-private effort, officially incorporated in October 1996.

A critical first step within this new organization was seating an inclusive board of directors. A new model for the industry was created: a board with commissioners, insurance industry representatives and the NAIC executive vice president. The board of directors held its first meeting in October 1996.

Wes Bissett, senior counsel, government affairs at the Independent Insurance Agents & Brokers of America (IIABA), says, "This model set the tone of collaboration, and the organization has benefitted significantly from the shared thinking."



*Linda Hall*

**"Representation from regulators and the insurance industry positioned the board to be open to all sides, which played a significant role in building trust. Over the years, the board has been comprised of people with good intentions who wanted to make a difference for the greater good. We knew it was our job to support NIPR leadership so they could stand on their own two feet and achieve their vision."**

*Linda Hall*

*Alaska Insurance Commissioner  
NIPR Board President, 2004-2011*



*Bruce Ferguson*

**"The industry needed to see checks and balances within this work to ensure we focused on the right things with our vision and purpose in mind. Our approach to the governance structure laid the foundation for trust, which would allow us to move further and faster."**

**Bruce Ferguson, Senior Vice President, Economic Empowerment and Racial Equity, American Council of Life Insurers**

When it came to the work ahead of them, Pomeroy, who was named NIPR's first board president, states, "it will not be easy, and it will not be done overnight, but every board member is committed to getting it done and getting it done right."

## Inaugural members of the NIPR Board of Directors

### **Glenn Pomeroy**

North Dakota Commissioner of Insurance  
(President)

### **Anne Flannagan**

National Association of Insurance Brokers  
(Vice President)

### **Catherine J. Weatherford**

NAIC Executive Vice President  
(Secretary/Treasurer)

### **Jack Ehnes**

Colorado Commissioner of Insurance

### **Elizabeth Randall**

New Jersey Commissioner of Insurance

### **Deborah Senn**

Washington Commissioner of Insurance

### **S. Roy Woodall**

American Council of Life Insurance

### **Ralph Scott**

Health Insurance Association of America

### **Sonja Larkin-Thorne**

American Insurance Association



*Andy Beal*

*"The industry needed to see that there was a focus on the right vision and purpose. Getting all states on board took great persistence."*

*Andy Beal*

*NAIC Chief Operating Officer and Chief Legal Officer*



*NIPR board members enjoy Charleston's charms and good weather at the 2016 Board Planning Meeting in Charleston, South Carolina.*

From the start, NIPR had a steadfast commitment to creating a future where we anticipate shifts in the marketplace and respond purposefully, continually meeting the needs of our customers.



*Maryellen Waggoner*

NIPR was initially managed by the NAIC, but in 2002, then-Colorado deputy insurance commissioner, Maryellen Waggoner, was hired as NIPR's first executive director. She served in that role for the next eleven years, leading the organization through a critical time of growth. She shared, "In those early years, we had a very dedicated and committed staff who accomplished a great deal with minimal resources."

### The Next Step for Insurance Producer Data

NIPR's first task was the creation of the Producers Database (PDB) which provided all states access to the information. Bissett explains, "it served as a central repository from which everything would flow—increasing speed, efficiency and oversight."



*Michael Consedine*

Setting up the systems was a big first step, but the true challenge came in getting all states to join so that NIPR could provide non-resident licensing capabilities. "Getting all states on board took great persistence," according to Andy Beal, NAIC chief operating officer and chief legal officer. Michael Consedine, NAIC CEO agrees, saying, "it took great tenacity and was a major accomplishment and a testament to NIPR's commitment and passion."

Non-resident licensing was a significant milestone in NIPR's history, bringing transparency and efficiency across the board. "The consumers gained greater protection, the industry gained speed and efficiency, and the regulators gained access to data, allowing for greater oversight," said Bissett.

In looking back at those early years, Roger Sevigny, former NAIC president who also served as NIPR's board president for many years, highlights the positive impact NIPR had on the industry, sharing that as states standardized how agent licensing occurred, NIPR was able to engage individually with states to ensure their needs were met—an important dimension to overall state satisfaction.



*Roger Sevigny speaks at the NIPR Board of Directors reception during the NAIC Summer National Meeting, August 2018 in Boston, where we celebrated his retirement.*

# OUR JOURNEY

A silhouette of a person's head and hands holding a telescope, looking towards a bright sunset. The sun is low on the horizon, creating a strong orange and yellow glow. The person's hands are visible, holding the telescope steady. The overall mood is contemplative and forward-looking.



Through the past 25 years, NIPR has adapted to meet evolving industry and producer needs, harnessed the power of emerging technology and developed exceptional customer service.

*These efforts have allowed us to humanize our technological offerings, ultimately building trust and a collaborative culture, which has been key to our success.*

# OUR JOURNEY

Throughout NIPR's development, it kept pace with an ever-changing industry, maintaining a steadfast commitment to the three pillars that served as its foundation.

After serving as NIPR's leader for eleven years and making a significant and lasting impact on the organization, Maryellen Waggoner retired.



## New Leadership for a Decade of Change



*Laurie Wolf*

In 2013, NIPR engaged in a national search for the new chief executive officer. During this transition, Laurie Wolf, a highly regarded national expert in the insurance industry and longstanding NIPR staff member, stepped in as interim leader, helping NIPR to bridge the gap on the cusp of immense advancements.

In 2014, Karen Stakem Hornig was hired as the new CEO. She had previously served as deputy insurance commissioner for the state of Maryland, where she managed the operations of the Maryland Insurance Administration, including the agency information technology division.

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**"I knew Karen Hornig was the right person after her second interview. She not only brought new ideas, but she had a vision for what NIPR could be and a commitment to perfecting the way NIPR served the industry while always staying true to its mission."**

**Roger Sevigny, former NAIC President**

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**We have moved from a startup to a mature technology company with customer service at the core of everything we do.**



*Beth Dwyer*

Beth Dwyer, superintendent of the Rhode Island Department of Business Regulation and secretary/treasurer of the NIPR Board of Directors reflects on Hornig's contributions, saying: "Karen created a culture where people want to work. They are passionate about what they do and how they do it. She has gone out of her way to ensure that this culture continues to grow."

### **Customer Service at the Core**



*Valeria Williams*

Customer service is important in the NIPR organization. Consedine says, "The customer-centric philosophy of NIPR allows them to be responsive in the midst of accelerated change." Dwyer notes that her insurance department used to get quite a number of calls for support, but now gets few if any. "That is a true credit to Valeria Williams (NIPR's director of business development and customer experience) and her team!" she says.

Dwyer stresses the amplified need and desire for simplicity across the industry. "Every time NIPR could enhance the simplicity of a product or service, more people would use it, creating year-over-year growth."

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**In 2016, NIPR processed more transactions than at any time in its 20-year history, exceeding \$30 million in revenue.**

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**"Stepping into this new role, knowing the heavy lift Maryellen had contributed and the strong foundation she laid, I had a great sense of confidence in NIPR's future."**

*Karen Stakem Hornig  
CEO, NIPR*



*Roger Sevigny, Karen Stakem Hornig and Andy Beal enjoy the 2017 NAIC National Meeting in Hawaii.*

"Our move to the cloud is just the beginning, not the end. We will continue to layer on offerings that create greater access and align with our customers' needs. At the end of the day, everything we do is focused on increasing quality, decreasing production issues and supporting our customers."

*Eric Saul*  
*Chief Technology Officer, NIPR*



*Eric Saul, Sarah Heidenreich, Valeria Williams and Laurie Wolf take a break at the senior team retreat in the Badlands in Theodore Roosevelt National Park, North Dakota.*

## **Innovations in Technology**

When Hornig took the helm, NIPR knew it was time for the organization to transition from a startup to a mature technology company. Much of the early progress toward this transition was behind the scenes as the team worked to modernize its 20-year-old systems. With that accomplished, NIPR was positioned to shift to a more innovative approach to servicing the industry.

With a keen focus on providing an exceptional experience to its customers through simplicity and consistency, NIPR has developed innovative, user-friendly tools for the industry. New self-service tools have streamlined the process of updating producer information as well as the licensing process itself. NIPR technology has improved the ease of access to electronic reporting. A web chat tool has provided immediate customer support and faster response times. NIPR's mobile app has propelled the industry forward, putting key information at each user's fingertips.

In 2020, NIPR hired Eric Saul as chief technology officer, a critical move that has positioned NIPR to continue streamlining the user experience, simplifying interactions with NIPR products and services, and developing new tools to meet growing customer needs.

Saul brings fresh, new ideas and an engaging, transparent leadership style to NIPR. This addition, combined with the team's historic knowledge, strong culture and passion for its work, is the perfect foundation for tremendous progress.

"Adding this role emphasizes the importance of the data, access to the data and accuracy of the data. Having a forward-thinking person in this role was essential," said Larry Deiter, director, South Dakota Division of Insurance and NIPR board president.

Despite the challenges related to the COVID-19 pandemic, NIPR saw another record year of growth in 2020, processing the highest number of transactions (38 million) and serving the largest number of producers in its history.

## Innovation in Response to Challenges

Over the years, NIPR has needed to adapt or shift gears to meet the needs of its customers, but March 2020 was unlike any other time. The global pandemic sent shock waves internationally, and organizations needed to respond and find new ways of doing things very quickly. Consedine offers, “there wasn’t a playbook for an international pandemic. We wrote it as we went. Although challenging, our strong foundation and value system helped guide the way.”

NIPR responded to the challenge, innovating to support its customers. Dwyer adds, “NIPR really stepped up during the pandemic. Initially, the producer licensing exam came to a near standstill. The concept of remote testing was out there, but not vastly used. NIPR played a key role, in relatively short time, in standing up a remote model which is now the standard.”

Thanks to NIPR’s support and involvement, more than 40 states now offer this remote option. Some states experienced more staffing issues than others, and once again NIPR was there to provide support. In one instance, the organization opened a call center for Alaska producer licensing when the state’s team was sidelined by the pandemic.

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**“NIPR’s ability to respond to challenge and change—to fulfill its mission and navigate the unknown—is inextricably linked to our talented and engaged team.”**

Karen Stakem Hornig, CEO, NIPR

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*NIPR team members attend the Kansas City Developer's Conference (KCDC), a three-day event of training and presentations organized by the local software development community, attracting hundreds of developers from across the Midwest.*



*NIPR leaders celebrate another successful year in 2021.*

# OUR FUTURE





**With the strong foundation NIPR has built over the last 25 years, we can confidently bridge to a new level of responsiveness and service, along with our customers, team and board leaders.**

*The three pillars at the foundation of NIPR: an empowered team, customer-focused excellence, and high quality and reliable technology, will continue to support and guide our work.*

# OUR FUTURE



*Wes Bissett*

As Wes Bissett talks about the future, he has great confidence. "Karen leads with a clear vision. Reflecting on her strategic approach, I can't help but think about Wayne Gretzky's famous quote, 'go to where the puck is going, not where it has been.'"

## **Employees: the Present and Future**

Throughout NIPR's history, the respect, collaboration and transparency across leadership, teams and the board of directors has been a distinct characteristic of its culture and, many would argue, the key to the organization's success. Longstanding and loyal employees are a direct result of that strong and enduring culture. Waggoner describes it this way: "There was a commitment to a common goal from the start, and the people that made [NIPR] happen were invested in seeing it be successful."



*David Leifer*

The NIPR Board of Directors continues to play an active role in NIPR's growth and impact. The organization's success comes from a strong partnership with NIPR's leaders and an unwavering commitment to turning ideas into action very quickly. David Leifer, associate general counsel, American Council of Life Insurers (ACLI) and vice president of the NIPR board says, "Serving on the NIPR Board of Directors provides exposure to different perspectives, professional development and the opportunity to work very closely with a group of people committed to the same vision. There is no other equal experience in my 30-year career."



**"The collaboration between the industry, provider community and regulators has been instrumental in leading NIPR's transformation, particularly over the last five years."**

Michael Consedine, CEO, NAIC

## **Growth Driven by Strategy**

In 2021, NIPR released its new strategic plan, *Our Bridge to the Future*, with a commitment to creating and sustaining the best team possible with an organizational focus on diversity, equity and inclusion; supporting customers with services and resources that are both efficient and easy; and anticipating needs and developing innovative products.

Consedine shares, "We have created a unified strategic vision and plan, and I could not be more confident in our future with the current leadership team in place. They are committed to our mission and values and work hard every day. They love what they do, and it shows."

Seigny agrees and believes NIPR is perfectly poised for the future. "This leadership team has a distinct drive, respect for their employees and care for the products they put out. Together they are really good for the industry as a whole," he says.

NIPR has a proud history, filled with many people whose fingerprints will remain for years to come. From a concept to a high-functioning organization, NIPR has paved the way for the industry to become more and more efficient, effective and impactful.

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**"NIPR has evolved over the years to meet changing industry needs. They will continue to evolve. Their work is not done."**

Bruce Ferguson, Senior Vice President, Economic Empowerment and Racial Equity, American Council of Life Insurers

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**"Karen exemplifies servant leadership. It is evident that she cares about her employees and values bringing them in at different levels to ensure different perspectives are considered and taken into account. We as a board benefit from that approach."**

Larry Deiter

Director

South Dakota Division of Insurance  
NIPR Board President



*NIPR CEO Karen Stakem Hornig poses with children of staff members on the 2019 "Bring Your Kids to Work Day."*



"We are proud to serve as the experts in our field, solving business problems in a very nimble way. As we look to the future, we will continue to respond to the industry, develop innovative solutions and expand how we approach data."

*Laurie Wolf  
Deputy Director, NIPR*

*Left, NIPR's customer service team enjoys the 2019 holiday party along with Karen Stakem Hornig.*

*Below, team members celebrate the launch of NIPR's mobile app during the Insurance Summit in June of 2018.*



## MISSION

NIPR is a not-for-profit technology company that provides cost-effective, streamlined and uniform licensing data and compliance services for insurance professionals. Together with the NAIC and the insurance industry, NIPR protects and serves insurance consumers.

## VISION

NIPR is a licensing and compliance resource for insurance professionals, providing expertise, agile technical solutions, innovative tools and data to support the changing needs of state regulators and the insurance industry.

## VALUES

NIPR's values define our distinctive organizational culture and powerful commitment to an unsurpassed customer experience. These values contribute to an excellent work environment for the NIPR team and, most importantly, to the highest levels of trust and satisfaction for those we serve.



### TEAMWORK

NIPR values collaboration, partnerships and teamwork within a diverse, equitable and inclusive organization.



### EXCELLENCE

NIPR values excellent technical solutions and internal processes that are efficient, accessible, timely and cost-effective.



### TRUST

NIPR values its relationship with customers above all, and strives to continuously provide stable, reliable and consistent resources and a secure and user-friendly customer experience.



### INNOVATION

NIPR values the ability to address relevant and emerging issues, and provide exceptional resources, service, education and guidance to our customers.

## BOARD PRESIDENTS THROUGH THE YEARS

We are grateful for the exceptional leaders on the NIPR board of directors in the last 25 years. We recognize those who served as board president:

### **Glenn Pomeroy**

*Commissioner*  
North Dakota Department of Insurance

### **Terri Vaughan**

*Commissioner*  
Iowa Insurance Division

### **Joel Ario**

*Commissioner*  
Oregon Department of Consumer and  
Business Services

### **Linda Hall**

*Director*  
Alaska Division of Insurance

### **Roger Sevigny**

*Commissioner*  
New Hampshire Insurance Department

### **Tom Glause**

*Commissioner*  
Wyoming Insurance Department

### **Larry Deiter**

*Director*  
South Dakota Division of Insurance

## BOARD OF DIRECTORS

### **Larry Deiter**

*Board President*  
*Director*  
South Dakota Division of Insurance

### **David Leifer**

*Board Vice President*  
*Associate General Counsel*  
American Council of Life Insurers (ACLI)

### **Elizabeth Dwyer**

*Board Secretary/Treasurer*  
*Superintendent*  
Rhode Island Department of Business Regulation

### **Mark Afable**

*Commissioner*  
Wisconsin Office of the Commissioner of Insurance

### **Wesley Bissett**

*Senior Counsel*  
Independent Insurance Agents & Brokers of America  
(IIABA)

### **Sharon Clark**

*Commissioner*  
Kentucky Department of Insurance

### **Michael Consedine**

*CEO*  
National Association of Insurance Commissioners  
(NAIC)

### **Maeghan Gale**

*Policy Director, Government Relations*  
National Association of Insurance and  
Financial Advisors (NAIFA)

### **Suzanne Loomis**

*SVP Government Relations,*  
*Assistant General Counsel*  
Primerica Life Insurance (NALC)

### **Victoria McCarthy**

*VP & Head of Regulatory Strategy & Analytics*  
Farmers Insurance (NAMIC)

### **Vicki Schmidt**

*Commissioner*  
Kansas Insurance Department

### **Jessica Waltman**

*Principal*  
Forward Health Consulting (NAHU)

### **Lori Wing-Heier**

*Director*  
Alaska Division of Insurance

## SENIOR TEAM

### **Karen Stakem Hornig**

*Chief Executive Officer*

### **Sarah Heidenreich**

*General Counsel*

### **Jenna Linder**

*Executive Coordinator*

### **Eric Saul**

*Chief Technology Officer*

### **Valeria Williams**

*Director of Business Development &  
Customer Experience*

### **Laurie Wolf**

*Deputy Director*

*The NIPR Board of  
Directors gathers  
at the February  
2020 meeting in  
Orlando, Florida.*



## OUR LEGACY



The National Association of Insurance Commissioners' (NAIC) strategic plan includes the proof-of-concept for the Producer Information Network, including the Producer Database (PDB).

The newly created PDB is made available to all states.

NIPR, a unique public-private partnership, is incorporated as an affiliate of the NAIC.

**January 1996**

**June 1996**

**October 1996**

# NIPR HISTORY

25 years of excellence



## OUR JOURNEY

**September 2002**

NIPR Board of Directors is expanded to include more industry and regulator representatives.

**March 2008**

NIPR celebrates exemplary growth with 50 million transactions processed through the Gateway.

**December 2010**

PDB is designated to serve as the licensing tool for all surplus lines insurance business.

**April 2013**

NIPR completes all states on electronic Non-Resident Licensing and Renewals.

**June 2018**

NIPR launches new mobile app for insurance professionals, powered by NIPR's Producer Database.

**December 2020**

Despite the challenges of COVID-19, NIPR sees record growth, processing the highest number of transactions (38 million) and serving the largest number of producers in its history.

**May 2021**

NIPR expands online customer support with an interactive website chat tool and additional Producer Database self-service features.

## OUR FUTURE



Board adopts NIPR's 2021–2023 strategic plan, *Our Bridge to the Future*, with a strengthened commitment to excellence in team, customers and technology.

NIPR celebrates its 25th anniversary.

**March 2021**

**October 2021**



"As we look to the future needs of producers and the insurance industry, our team will continue striving to provide the highest level of customer service; to leverage secure, accurate data; and to develop cutting-edge credentialing solutions for those we are privileged to serve. Together, we are building our pathway forward."

*Karen Stakem Hornig*  
CEO, NIPR



25 YEARS / 1996-2021

National Insurance Producer Registry  
1100 Walnut Street, Suite 1500  
Kansas City, MO 64106

[nipr.com](http://nipr.com)

855-674-6477