

Producer Licensing

A Commitment to Uniformity & Reciprocity



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NCOIL

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OUR MISSION N

NIPR is a not-for-profit technology company that provides cost-effective, streamlined, and uniform licensing and data compliance services for insurance professionals.

Together with the NAIC and the insurance industry, we protect and serve insurance consumers.

A group of people in a meeting room, with a man in the center looking at a laptop on a table.

“Be it also resolved that **NCOIL** urges state legislators and regulators to **WORK TOGETHER** to review existing producer licensing statutes and regulations and to eliminate any unnecessary resident and nonresident licensing barriers.”

- NCOIL 2012 Insurance Producer Resolution Urging Producer Licensing Modernization

The image shows a modern office environment. In the foreground, a group of people is seated around a long, light-colored conference table, engaged in a meeting. The room features large, multi-paned windows that let in natural light. A man in a light-colored shirt and dark trousers stands by the window on the right side, holding a tablet or folder. The overall scene is overlaid with a semi-transparent orange filter. The text is centered in the middle of the image.

A Federal Threat and the Move Toward Uniformity & Reciprocity



Graham Leach Bliley 1999



Why so complicated?

The Problem

1

Separate licenses required to sell different types of insurance

2

Producers must be licensed in every state where selling

3

Different laws and regulations

4

Paper intensive process in states and insurance companies

1

TECHNOLOGY streamlines complex processes

2

Integrated with **54** states and territories

3

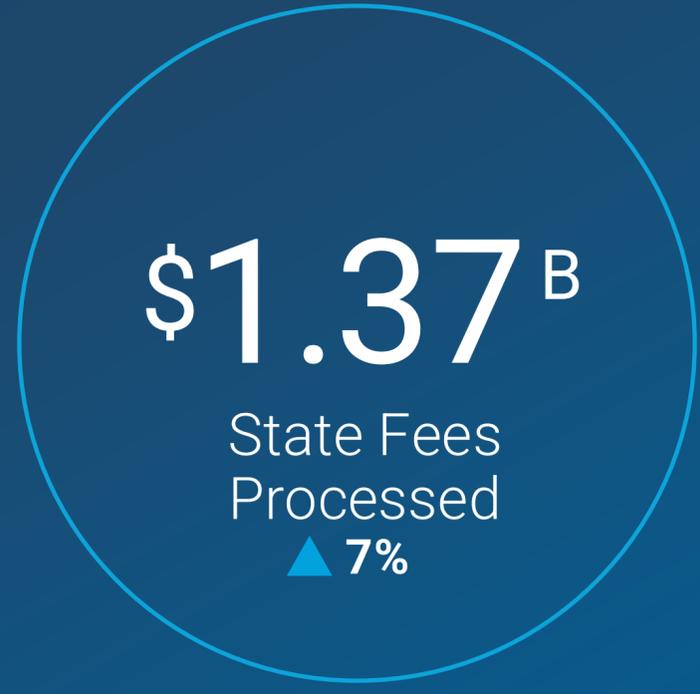
ONE place to apply or renew licenses for any state

4

Insurance companies can manage producer compliance in **ONE** place

**NIPR is the
Solution**

Delivering on our Mission in 2024



307^K

Customer Service Inquiries,
Serving the Largest Number of
Producers in NIPR's History



10

Producers holding Non-Resident Licenses have, on average, licenses in 10 different states.

Non-resident licenses drive revenue

Most states >75% ratio of NRL vs. RL





Hurdles for Producers Result in Issues for Business and Consumers

Only 65% of States use same names for license classes and lines of authority

Only 61% of States offer fees by license type

Growing Number of State Specific Questions

The background image shows a bright, modern office space. On the left, a group of about seven people are seated around a long table, engaged in a meeting. In the center, a large window with a grid pattern looks out onto a green landscape. On the right, a man in a light-colored shirt and dark trousers stands near a chalkboard, holding a tablet or book. The entire scene is overlaid with a semi-transparent orange filter.

CALL TO ACTION

Support State Regulation
Through a Commitment To
Uniformity & Reciprocity