NIPR PDB GUIDE

Welcome to the NIPR PDB system. We appreciate your business and would like to help you become acquainted with the available information. This guide will help you through your first few times working with the Producer Database (PDB). If you should have any questions, please call us at (816) 783-8467 or email at marketing@nipr.com.

What is the PDB?
The PDB is a repository of comprehensive producer license information provided by the State Insurance Departments. It is designed to assist insurers in exercising due diligence in the monitoring of producers to reduce the incidence of fraud.

PDB Products:

There are five products that will be covered in this Guide.

- **Detail Report** – a repository of information for a specific agent/producer or agency. Information includes demographics, license information and appointments/terminations. Regulatory Actions are included when applicable. Batch processing is also available.

- **Company Specialized Report (CSR)** – useful when a full PDB report is not needed. The Company Specialized Report allows the user to select specific information from 12 fields of data contained in the Producer Database. User selects entities and chooses fields (maximum of 4 fields may be selected per report.)

- **Company Appointment Report (CAR)** – a listing of active Appointments, Terminations or Appointment/Termination History for a specific company (must be an affiliated company) in a specific state.

- **Company Appointment Reconciliation Report (CARR)** – provides a listing of active Appointments in a specific state with the ability to complete electronic “not-for-cause” terminations. (You can only view and terminate agents from affiliated companies)

- **ALERTS** – this product is designed to provide notification to users indicating a specific change has been made to data stored in the producer database.
**Accessing Products:**

To access the PDB products, you will need an Internet connection. The web address for NIPR is www.nipr.com.

This is the main menu. From this screen you can access a variety of information about such things as the NAIC by clicking on the **NAIC** link or read current updates about NIPR in the **Latest News Releases**. Also, you can access the states websites by clicking on **Link to Departments of Insurance States**. This will allow you to access state specific information with a click of the mouse. Under the heading **Products & Services** you will find much more information about our products. To access PDB, simply **click on Log in to PDB** in the column left of the homepage.

**NOTE:** Be sure to check the disclaimers for the day. They are located under the “NOTICE” heading.

Enter, in the first box, your customer number. Your personal identification number (password) goes in the second box. These will be provided to you when you set up an account with NIPR. Keep them safeguarded, as you are responsible for their usage. Now **click on submit** to login.

This screen will allow you to select your report type. We will discuss the following reports in more detail:

- **Detail Report**
- **Batch Request**
- **Company Specialized Report**
- **Company Appointment Report**
- **Company Batch Request**
- **Company Appointment Reconciliation Report**
- **Industry Alerts**
PDB Detail Report

The Detail Report will provide information about agents/producers, agencies or companies. **Click on Detail Report** and you will come to the search screen. You can search for an individual by entering any of the following:

- Social Security Number and the exact spelling of the individuals last name
- The individuals last name and first name
- The individuals license number in a specific state
- National Producer Number (NPN)

There is also a “wildcard” search method. If you do not know the exact name or correct spelling, simply enter the first letter of the name (or as much as you are sure of) and enter an asterisk (*). You can search for a Firm by entering the FEIN (Federal Employer Identification Number) or the name of the firm. It is suggested that you use the “wildcard” search for Firms as not all states supply the FEIN as a unique identifier for firms.

For example purposes, we will be using “John Doe”. We entered the last name “Doe” and the first name as “Jo*”. This was done because the PDB entry could be under “John” or “Jonathan”, depending on how the states supply the information. After entering the information **click on Submit Query** to start search process. The system will search and provide a listing of entries matching the information entered.
This is called the “Hitlist” screen. For our example, this “Hitlist” screen shows all individuals with the last name “Doe” and a first name starting with “Jo”. This screen will also display the National Producer Number, resident state, and date of birth to help identify the correct entry. There is also a More button. We recommend that you point and click on the “more” link. This will provide you with the categories of available information for the requested individual. The “Available Information” screen provides you a peek at the information that is available for the selected individual. For example, for our selection, “Doe, Johnathon B”, we know that “Demographics and License/Appointment Summary” information is available. Up to this point, you have not been charged. Once you click on the name “Doe, Johnathon B” you will be charged.

This is the first page of the “Detailed Report”. Under the name is the Resident State and National Producer Number. This is a 10-digit number shown without the leading zeros. Each entity in the PDB is assigned a unique number. This can be used as an identifier and should be captured in any spreadsheets or files on licensing. We know from the previous screen that only demographics and license/appointment information is available. This page shows us all the states that have submitted data to the PDB on this individual. They are highlighted and underlined. The “*” indicate those states which have submitted company appointment information. (This is important later on). You can click on the highlighted areas to go directly to that state or scroll down the page.
This page shows the producer's demographics by state: date of birth and address information and any other names the agent might have used for licensing (i.e. maiden name, middle name, middle initial). As you continue down the page, you will find the license/appointment summary.

The license/appointment summary provides the state of licensure, license numbers, issue date, expiration date, class, resident status, and whether the license is active.

You will also find additional licensing information as follows:

- Line of authority
- Authority issue date
- Status
- CE information will be part of the database in the future
At the bottom of the report, it will list any Regulatory Actions (RIRS), if taken. We will also indicate when no information is available for a particular item.

This concludes the demonstration for detailed lookups. If additional information is required, please contact the specific state departments of insurance.
PDB Detail Batch Report

If you have a large number of producers to enter, you can enter them in a **BATCH** request. This batch request will return the same information as the detailed report. You will select **Batch Report** from the “Select Report Type” screen as mentioned on page 4. Producers can be entered by hand or by uploading a comma-delimited (CSV) file. Depending on the amount of information gathered, this report could take some time to generate. Once all of the information is gathered, you will be given the option of purchasing the report. After the report is purchased, you will have the option of viewing the information or downloading the information in XML. For more information on the batch request, please call us at (816) 783-8467.

Company Specialized Report (CSR)

The Company Specialized Report allows you to create a report specific to your needs by selecting from the various fields in the PDB. You may select up to 4 fields per report. You may also select information from specific states. Names of individuals may be typed in or submitted in a comma-delimited file. No charges will be incurred until the report is accepted with the knowledge of how many lines it contains and the total cost of the report. Click on the **Company Specialized Report**. From this screen, we display the pricing and ask you to make a selection to create a new report or you could view an existing report. Reports will stay available for 7 days before they are deleted. By clicking on **Create a New Specialized Report** you will see the option selection screen. As indicated, you may select up to 4 options and limit the search by entering dates. You will also notice we have a special area for RIRS actions, this was included to accommodate our customers interested only in RIRS. Once you have entered your selections, **click the Submit button at the bottom of the page.**
This screen gives you two options for entering the data. You can either enter the information by hand, or you can upload a comma-delimited (CSV) file. Also, on this screen, you need to select how you will enter the data. Your options are as follows:

- SSN, Last Name
- FEIN, Agency Name
- State, License ID, Agent/Agency
- National Producer Number

For this example, we will chose to enter the data by hand, and to use SSN and Last Name.

You may enter up to 10 producers on each page. Once you have entered 10 producers, click Submit, and you will have the option to enter 10 more. When all of your data has been entered, click Done. This will take you to a screen that will summarize your request and give you the ability to Title your report. By clicking on Submit it will begin generating your report. Depending on the amount of information gathered, this report could take some time. You can view the status of the report by selecting that option on the first Company Specialized Report screen. Once all of the information is all the information is compiled, you will be given the option of purchasing the report for $50.
Browse allows the user to view the report on a page by page basis in their web browser. Download allows the user to download the Company Specialized Report to their local workstation. The report is Comma-Delimited (CSV). This feature enables the user to manipulate the information in any fashion they please after the report has been downloaded. Download XML will also allow the user to download and manipulate the data in the XML format.

If you chose to browse the report online, it will look like this:

Company Appointment/Termination Report (CAR)
This is the fifth listing from the report selection screen and provides a listing of active appointments, terminations or appointment/termination history for a specific company in a specific state. To use this report simply click on Company Appointment/Termination Report. Only data from your affiliated companies can be viewed. If more than one company is listed select the company desired and click NEXT.
Choose the type of report desired, and select the state. You may enter one state, multiple states or all states that the company is licensed in. You may also select to receive information on individuals only. Finally click **Generate Report**. Since this is a batch report, it may take a little time to complete. You can check the status of submitted reports by clicking the **View status of submitted requests** button.

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**View Report** - enables the user to view the Company Appointment Report in a page-by-page format.

**Print Report** - allows the user to print the report in sections. This is especially useful for printing large reports.

**Download Report** - permits the user to download the Company Appointment Report to their local workstation in a colon-delimited format.

**Download XML** - permits the user to download the Company Appointment Report to their local workstation in the XML format.
Here is a sample of a completed report:

Company Active Appointment Report

STATE: WISCONSIN

Demographics
FEIN:
Date Updated: 04/12/2003
Business Address: 8765 INSURANCE AVE
ANYTOWN, MO 64111

Names Provided By State:
ABC INS COMPANY

No Of Two Tier Appointments: 34

<table>
<thead>
<tr>
<th>National Producer Number</th>
<th>FEIN/Corporation/State Code or OTH</th>
<th>Date Of Birth</th>
<th>Name</th>
<th>Line of Authority</th>
<th>Status Effective Date</th>
<th>Appt Renewal Date</th>
<th>Active License Numbers</th>
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<tbody>
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<td>SMITH, JOHN B</td>
<td>Casualty</td>
<td>05/13/2002</td>
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<td>456789</td>
</tr>
<tr>
<td>5684565</td>
<td>1234</td>
<td>02/05/1955</td>
<td>SMITH, JOHN B</td>
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<tr>
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<td></td>
<td>789123</td>
</tr>
</tbody>
</table>

The report give you the National Producer Number, last 4 digits of the SSN for individuals or entire FEIN for business entities, date of birth, name, line of authority (if applicable), effective date of the appointment, renewal date and the active license number.

Company Appointment Reconciliation Report (CARR)

The Company Appointment Reconciliation Report (CARR) is designed to facilitate the appointment renewal process for Regulators and for the Insurance industry. As an NIPR customer you can use the CARR to create a listing of your active appointments for a specific company in a specific state. This report is similar to the Company Appointment Report, however, the CARR has the added functionality of completing “Not for Cause” terminations directly from the report. This allows you to reconcile your company’s agent listing against the Producer Database. The terminations are generated electronically through the NIPR Gateway and sent to the appropriate state insurance department for processing. The report will be generated exactly like the Company Appointment/Termination Report. Once the report has been purchased, you will want to click View.
In the third column titled “Termination Reason” the report will default to “Do Not Terminate”. If you wish to terminate a specific appointment, you will need to select a termination reason from the dropdown box. These reasons will vary from state to state, depending on that state’s valid termination reasons.
After selecting which appointments you want to terminate, you will click **Review Terminations** at the top of the page. It will summarize your terminations and ask for an authorizing persons name and title. Once you have reviewed the terminations, you will need to click **Submit**. This will create the termination transactions that will be sent through the NIPR Gateway to the respective insurance department. These transactions will be billed at your current appointment / termination transaction rate. You can view the status of your transactions by selecting **View Terminations** from the report selection screen.

This screen will be updated as we receive information on the transactions from the state insurance departments. You will want to check it daily until all of your terminations have been processed.
Alerts

In the complex world of producer licensing, the receipt of timely information is crucial. The Alerts product is designed to provide notification to users indicating a change has been made to data stored in the Producer Database (PDB). The initial offering of Alerts will provide notification for 2 fields:

**Resident State License Status Change**
**License Expiration Date Change**

Additional fields are scheduled to be added throughout the year. These Alerts are informational only, and it is highly recommended that the Alerts be investigated before any action is taken because of the Alert. Subscribers will have multiple options for selecting producers to track. Alert information can be accessed by receiving email notifications (Push Method) or the customer can log in and access the information at their convenience (Pull Method).

**ALERTS Pricing**

<table>
<thead>
<tr>
<th>Method</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>Push Method</td>
<td>$50.00</td>
</tr>
<tr>
<td>Pull Method</td>
<td>$100.00</td>
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</table>

**ALERT charges are monthly per company.**

**Step 1 – Associate Company**

After logging into PDB, you will select **Industry Alerts** from the Select Report Type Screen. The first time you access ALERTS, you will need to associate a company with your password. This will allow you add target individuals from company appointments (this is explained in Step 4). Select the desired company, and click **Submit**. This step will only apply to insurance companies. You can only associate one company per password. If you are an insurance company customer and there are not any companies to associate with your Customer ID, please contact NIPR Marketing at (816) 783-8467 or marketing@nipr.com. If you are non-insurance company customer (Agency, MGA, TPA, etc.) you will need to click the button for **Continue without Appointer Info**.
Step 2 – Select a Delivery Method

You will need to select a delivery method from the Subscriber Profile page. You will have three options on receiving Alerts:

**Email_Attach** – This will generate an email to a user specified email address. The Alert will be a file attachment to the email. When selecting this option, you will simply need to enter a contact email and a destination email address. The destination email address is where NIPR will send your Alert.

**FTP_Push** – This will allow NIPR to send the Alert file to a user specified location. You will need to provide NIPR with the following information: Contact email, Server, Directory, Login, Password, and Notification email. You will need to work with your IT Department to gather this information. The notification email is where NIPR will send notification that we have sent the file to your server.

**Web_SSL** – With this option, NIPR will place the ALERT file on our server to be picked up at the users convenience. You will need to enter a contact email and a notification email. The notification email is where NIPR will send notification that you have an ALERT file to be picked up. This email will contain a link to the location of your files. You may be prompted to login prior to viewing the reports. The files will remain on our server for 14 days. You will be able to view the file multiple times during this time.

Email_Attach and FTP_Push will receive “Push Method” pricing, while Web_SSL is considered the “Pull Method” Once you have selected the delivery method and entered the required information you will need to click the **ADD** button.
Step 3 – Subscribe to specific ALERTS

On the Subscriber Profile page, under the heading of Active Alerts, you will have the option of selecting the type of change you wish to receive Alerts on. The initial offering will contain the following two Alerts:

**Lic_Change_Date** – You will receive notification** when the Expiration Date of a producers license has changed. This is useful in determining if a producer has renewed their license.

**Lic_Res_Status_CHANGE** – You will receive notification** when the Status of the producers resident license has changed, i.e. ACTIVE status to INACTIVE, or INACTIVE to ACTIVE.

**Through your selected delivery method**

Next to the ALERT you wish to subscribe to, you will need to select a Sort Order. The Sort Order only indicates the order that the records appear on the report.

For each report, there is a set of defined columns (NPN, STATE, FIRST, MIDDLE, LAST, DOB, LIC_NAME, BEFORE, AFTER). These columns will not change when changing the sorting preference. The number of records in the report also does not change. Changing the Sort Order only affects the order that the records appear on the report.

You will also need to select a Report Format. The ALERT report can be received in the following formats:

- Plain Text, Comma Delimited, with Header
- Plain Text, Tab Delimited, with Header
- Plain Text, Position Aligned, no Header
- Plain Text, Space Aligned, with Header
- HTML Data Table, with Header
- XML

The Plain Text versions can easily be viewed using common spreadsheet software (i.e. Microsoft Excel). The HTML version will allow you to view the data in your Internet browser. The XML format will allow users greater functionality for reading, filtering, and manipulating data, however programming would need to be done on the users end. If you are unsure which method is best for you, please contact your IT Department for assistance.

Once you have selected your Sort Order and your Report Format, click **Subscribe**. You will need to do this for each Alert you are subscribing to.
Step 4 – Adding Target Individuals

Target individuals are the producers that you are interested in receiving ALERTS on. The National Producer Number (NPN) will be the unique identifier used for the ALERTS application. It is recommended that you incorporate the NPN into your company database to assist in identifying producers. You can add target individuals one at a time, by entering their NPN number and selecting Add NPN. You can also remove individuals by entering their NPN and selecting Remove NPN.

If you associated a company with your password, you may select Add All Appointed NPN’s. This will create a list of target individuals from that company’s active appointments in the PDB. This option will only add NPN’s from the one company associated with your password. If you wish to receive ALERTS for other affiliated companies, you will need to add additional accounts under your customer id. Please contact NIPR Marketing regarding this option—(816)783-8468 or niprinquiry@naic.org.

You can also add target individuals by entering SSN and Last Name. In the boxes provided, simply enter the information and select submit. You may enter 10 targets at a time using this method. After selecting Submit, you will have the option to enter 10 more. Repeat this process until you have entered all targets.

Please Note: NPN will be the unique identifier for ALERTS. The SSN will not be returned as an identifier on your ALERTS.
Another option is to upload a file of producers. If you are not familiar with delimited files, you will want to work with your IT Department to ensure the file is in the correct format. Files should have a “.txt” or “.dat” extension. If you need further assistance on the file format, select File Help, after selecting the Upload method.

There are two methods for this, Upload [NPN] File and Upload [SSN,LastName] File.

By selecting Upload [NPN] File, you must select the delimiter of the file you have created (Comma, Space, Tab, Pipe, New Line). Then enter the location of the file in the box provided, or click Browse and locate the file on your hard drive.

If you choose Upload [SSN,LastName] the file must be comma-delimited. You will then enter the location of the file in the box provided, or click Browse and locate the file on your hard drive.

Please Note: NPN will be the unique identifier for ALERTS. The SSN will not be returned as an identifier on your ALERTS.

You have now completed your set up for ALERTS. You will begin receiving your ALERT notices by the requested delivery method as changes are made to the PDB. If you have any questions, please contact NIPR Marketing at (816) 783-8467 or marketing@nipr.com.

We hope these instructions help explain NIPR Products. If you have any questions, please feel free to call us at 816-783-8467 or email at marketing@nipr.com. We value you as a customer and appreciate your business. All NIPR products are designed to be an aid to completing the licensing puzzle for regulators and the insurance industry. We welcome your comments to improve our products and our service to you - our customer. If we can be of further service, please do not hesitate to contact us. Thank you.
Calendar of Events

March 2007
  10-13 NAIC Spring National Meeting (New York, NY)

April 2007
  5-6 SILA Regulatory Symposium (New Orleans, LA)
  15-17 IRES Foundation  Market Regulation School (Hilton Head, SC)
  25-27 Big I National Legislative Conference and Convention (Washington, DC)

May 2007
  6-9 NAIC/NIPR E-Regulation Conference (Kansas City, MO)
  16-18 SILA Industry Symposium (Baltimore, MD)
  20-22 ACORD (Lake Buena Vista, FL)

June 2007
  2-5 NAIC Summer National Meeting (San Francisco, CA)
  24-27 Nat’l Assoc of Health Underwriters (Denver, CO)

August 2007
  17-20 SILA National Education Conference (Minneapolis, MN)

September 2007
  8-11 CPCU (Honolulu, HI)
  8-12 NAIFA (Washington, DC)
  26-28 The National Underwriter Sales Mastery Forum (Las Vegas, NV)
  29-Oct 2 NAIC Fall National Meeting (Washington, DC)

October 2007
  28-31 AICP (Portland, OR)

November 2007
  15-17 NAILBA Annual Conference (Orlando, FL)

December 2007
  1-4 NAIC Winter National Meeting (Houston, TX)