



Department of Business Regulation
Insurance Division
1511 Pontiac Avenue, Building. 69-2
Cranston, Rhode Island 02920

Insurance Bulletin Number 2024-6

Insurance Producer Electronic Appointments through NIPR

The purpose of this Bulletin is to provide appointment filing instructions for the newly enacted implementation of insurance producer electronic appointments, required to be filed through NIPR's Insurance Appointment and Termination system beginning 01/01/2025. (2024 R.I. Public Laws Ch. [318](#) & [319](#), to be codified as R.I. Gen. Laws [§ 27-2.4-14.1](#))

It is imperative for industry as well as those persons responsible for tracking/filing appointments to pay close attention to these very important details for the initial electronic requirement and for the transition from the Department's longstanding Annual Contracted Producer Report (ACPR) to this electronic appointment process

Instead of requiring appointments immediately and receiving a final ACPR filing in March 2025, the Department is requiring **all 2024 appointments to be filed through NIPR's electronic appointment system in January 2025 regardless of the then current status of the appointments.** For example, if Jane Doe was appointed at any time in 2024 the insurance company must file that appointment in the initial appointment filing described below. If Jane Doe subsequently was unappointed in 2024, the company **is still required to capture that appointment in the initial appointment filing**, and then the company can terminate the appointment thereafter. In other words, all persons who would have been reported on the ACPR that would have been due March 1, 2025, must instead have their appointment filed through NIPR in January, *even if that individual is no longer appointed in January.*¹

Important details including fees and initial due date:

- Insurance producer appointments are required for all individual insurance producers.
- Appointments are not required or available for insurance producer business entities.
- Appointments are required at the license level, not the line of authority. This means appointments are not required for each line of authority separately on an individual's license and instead, the individual's license reflects the appointment.
- The fee for each appointment filing is \$15 plus an NIPR processing fee.

¹ The law requiring electronic appointment filings became effective on June 25, 2024, but the ACPR mandate is in effect until the end of 2024. While the Department could have required appointments immediately *and* required an ACPR filing for calendar year 2024 due March 1, 2025, it believes insurers will find this new process much more efficient. If a company would like to opt-out of this January 2025 process, it **must** contact the Department by September 15, 2024 and petition to opt-out of the process by contacting Rachel.Chester@dbr.ri.gov. It should be noted that many ACPR filings have historically been late, incomplete, insufficient or materially incorrect and it is expected that the Department will closely scrutinize any ACPR for compliance.

- All initial electronic appointment filings must be made between January 1 – 31, 2025. This initial appointment filing includes electronically appointing all producers who are currently appointed. During this time, true initial appointments are also required within fifteen (15) calendar days from the date the first insurance application is submitted.
- All appointment filings made on or after 02/01/2025 are presumed to be brand new, first-time initial appointments, and must be made within fifteen (15) days from the date the first insurance application is submitted in accordance with R.I. Gen. Laws § 27-2.4-14.1.

Important details regarding annual appointment renewals:

- Appointment renewals will be due January 31st each year beginning in 2026 and will be invoiced via NIPR.
- All appointments must be renewed or terminated.
- Appointment terminations must be made five business days prior to January 31st otherwise the appointment will be included on the appointment renewal invoice and must be renewed; no exceptions will be made to manually remove an appointment from an appointment renewal invoice.
- The fee for each appointment renewal is \$15 plus an NIPR processing fee.
- There is no state fee to terminate an appointment; there is an NIPR processing fee.

Available appointment termination reasons/codes.

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|--------------------------------|--------------------------------------|
| Agent Moved | Voluntary Termination |
| Appointment in Error | Company Merged |
| Company Defunct or Liquidation | Expired License Termination |
| Company Indebtedness | Inactivated by Cascade Status Change |
| Death | Merger |
| Inadequate Production | Relationship Termination |
| Poor Policyholder Servicer | Request Regulatory Review* |

If an insurance company terminates an appointment for the reason “Request Regulatory Review” they **must** take two important actions:

1. Terminate the appointment electronically via NIPR and choose the “Request Regulatory Review” appointment termination code, and
2. Report detailed information as required by [R.I. Gen. Laws § 27-2.4-16\(a\)](#) using a form we have made available on our website (click [here](#) for that form).

Questions, comments, or requests for clarification about this Bulletin should be emailed to DBR.InsLic@dbr.ri.gov.

Elizabeth Kelleher Dwyer
 Superintendent of Insurance
 August 21, 2024