



MGA and Wholesale Broker User Guide

Policy Download to Retail Agent

Problem

Increasingly MGA's and wholesale brokers are forwarding to their retail agents the policy download they receive from the carrier. This is a tremendous benefit to the retail agency – as the retail agent, rather than the MGA, typically services the customer (issuing insurance certificates, evidence of property insurance, and other servicing needs) and needs the current policy data (policy limits, additional insureds, mortgagees, etc.) to provide effective support. Additionally, the policy download contains the data the retail agent needs to track production, market particular class codes, and complete other back office functions.

Today, as the retail agent's management system processes the download files, there is no standard way for their system to identify the MGA through which the policy is written. When an agency works with multiple MGAs that represent the same carriers, the download will not work effectively.

This also makes the back office functions exceedingly difficult. The policy download provides the agency only with the information on the writing company, through which the agent also may directly write business and/or place business with other MGAs.

The retail agent's management system needs a unique way to associate each incoming policy directly with the associated MGA or wholesale broker.

Solution

The solution is to provide a unique "identifier" for the MGA/wholesaler. This is possible today through the use of the MGA's National Producer Number (NPN), assigned by the [National Insurance Producer Registry](#) (NIPR). This NPN may be added by the MGA or E&S carrier to each policy before it is downloaded to the retail agent.

The "Detail" section below provides the technical definition as to where the NPN should be added to the ACORD AL3 policy data. To determine how to implement this, the MGA or E&S carrier should talk to their automation provider. If the automation provider has questions, they can contact ACORD at standards@acord.org.

Background on NPN

NIPR maintains a Producer Database (PDB) of all producers/agencies/brokers licensed in the United States and most of its territories. The PDB consists of comprehensive producer (and agency) license information provided by the State Departments of Insurance, including the state(s) in which each producer/agency is currently licensed.

NIPR has an automated system that has assigned a National Producer Number (NPN) to every producer/agency/broker in the NIPR's Producer Database (PDB). However, about 5% of those in the PDB could not be assigned automatically,

largely due to conflicts trying to match names and/or addresses. This situation applies mostly to agencies/brokers with multiple names. NIPR is working to complete the 5% manually.

See the Appendix for instruction on how to locate your agency NPN.

Detail on NPN placement

Every policy sent in download in ACORD standard AL3 format includes the data group: 5BPI, Basic Policy Information. For each policy downloaded by the MGA to the retail agent, the data element **5BPI56, MGA Code**, must be populated with the MGA/GA's NPN number. It is responsibility of the MGA and/or the E&S carrier to populate this field.

5BPI56

Ref Name	MGACD
Start	373
Length	015
Class	IC (Industry Code)
Data Type	AN (Alpha Numeric)

Definition

A unique identifier (NPN – National Producer Number) for a managing general agent (MGA) or wholesale broker provided by the NIPR (National Insurance Producer Registry). This data is added to the AL3 file by the MGA or the Excess and Surplus Lines carrier.

An MGA can locate its NPN by accessing the NIPR Producer Database (PDB):

<https://pdb.nipr.com/html/PacNpnSearch.html>

The full 5BPI format is included in the Appendix.

APPENDIX

How to locate an NPN

- Start by identifying whoever in your organization is responsible for producer/agency license renewals. He or she should be familiar with the NIPR site as most states use NIPR for license applications and renewals.
- Go to www.nipr.com
- On left menu bar, at the bottom, select “National Producer Number (NPN) Access” or go directly <https://pdb.nipr.com/html/PacNpnSearch.html>
- In the Agency box, enter the agency's FEIN (Federal Tax EIN) and select Submit Query – this will access the PDB (Producer Data Base), and return the NPN for the agency.
- If your agency has multiple FEIN, you will need to enter them one by one to find which one was used by NIPR to identify the agency. An agency (GA or MGA) has a single NPN regardless of the number of FEIN associated with the organization. There is no consistent way to know which FEIN was used by NIPR.

If an NPN cannot be located

- Contact NIPR directly: 855-674-NIPR (6477) or, preferably, via email at customerservice@nipr.com

- Have on hand all FEIN for your agency, as well as all of the names of the agency.
- Advise NIPR that you cannot locate your NPN and would like to verify whether one has or has not been assigned. If it has not been assigned, ask how you can assist in getting the NPN assignment completed.

5BPI Basic Policy Information data group

Standard	Version	Revision	Group	Group Version Number	Group Length	Element	ReferenceID	Description	Start	Length	Class	Data Type	Presence	Expiration Date
920	7	O	5BPI	I	387	00	GROUP	Basic Policy Information Group	000	387				
920	7	O	5BPI	I	387	00	HEADR	Header	001	030		AN		
920	7	O	5BPI	I	387	01	POLNO	Policy Number	031	025		AN	K	
920	7	O	5BPI	I	387	02	ZZMOV	Deleted - Billing Account Number (See 5BPI27)	056	010		AN		
920	7	O	5BPI	I	387	03	COCD	Company Code	066	006	IC	AN	K	
920	7	O	5BPI	I	387	04	LOBCD	Line of Business Code	072	005	CD	AN	K	
920	7	O	5BPI	I	387	05	LOBSC	Line of Business Subcode	077	004	CD	AN		
920	7	O	5BPI	I	387	06	ZZMOV	Deleted - Policy Effective Date (See 5BPI37)	081	006	DT6	N0		
920	7	O	5BPI	I	387	07	ZZMOV	Deleted - Policy Expiration Date (See 5BPI38)	087	006	DT6	N0		
920	7	O	5BPI	I	387	08	PRDSC	Producer Sub-Code	093	008		AN		
920	7	O	5BPI	I	387	09	OPIDT	Original Policy Inception Date	101	008	DT8	N0		
920	7	O	5BPI	I	387	10	RTERM	Renewal Term	109	003		N0		
920	7	O	5BPI	I	387	11	FPREM	Current Term Amount	112	012	DC	S2		
920	7	O	5BPI	I	387	12	CPREM	Net Change Amount	124	012	DC	S2		
920	7	O	5BPI	I	387	13	OTINS	Other Insurance with Company Code	136	001	CD	AN		
920	7	O	5BPI	I	387	14	SGNBY	Signed By Code	137	001	CD	AN		
920	7	O	5BPI	I	387	15	STERM	Short Term Premium Method Code	138	001	CD	AN		
920	7	O	5BPI	I	387	16	BLMCD	Billing Method Code	139	001	CD	AN		
920	7	O	5BPI	I	387	17	PAYOR	Payor Code	140	002	CD	AN		
920	7	O	5BPI	I	387	18	NWIND	New Account Indicator	142	001	Y/N	A		
920	7	O	5BPI	I	387	19	LNGCD	Language Code	143	001	CD	AN		
920	7	O	5BPI	I	387	20	COPRD	Company Product Code	144	004	IC	AN		
920	7	O	5BPI	I	387	21	NMPRM	Nominal Term Amount	148	012	DC	S2		
920	7	O	5BPI	I	387	22	WRPRM	Written Amount	160	012	DC	S2		
920	7	O	5BPI	I	387	23	ZZMOV	Deleted - Rate Date (see 5BPI39)	172	006	DT6	N0		
920	7	O	5BPI	I	387	24	MAILI	Mail to Code	178	001	CD	AN		
920	7	O	5BPI	I	387	25	ZZMOV	Deleted - Policy Status Code (See 5CNR08)	179	003	CD	AN		

920	7	O	5BPI	I	387	26	ZZMOV	Deleted - Policy Status Date (See 5CNR09)	182	006	DT6	N0		
920	7	O	5BPI	I	387	27	BANCO	Billing Account Number	188	020		AN		
920	7	O	5BPI	I	387	28	POVER	Policy Version	208	004		AN		
920	7	O	5BPI	I	387	29	GRPID	Group ID	212	020		AN		
920	7	O	5BPI	I	387	30	PRDOC	Printed Documents Requested	232	001	Y/N	A		
920	7	O	5BPI	I	387	31	BLMCD	Renewal Billing Method Code	233	001	CD	AN		
920	7	O	5BPI	I	387	32	PAYOR	Renewal Payor Code	234	002	CD	AN		
920	7	O	5BPI	I	387	33	CUSVC	Customer Servicing Code	236	001	CD	AN		
920	7	O	5BPI	I	387	34	STNBR	State Licensing Number	237	010		AN		
920	7	O	5BPI	I	387	35	SGFTC	Signature Form Type Code	247	003	CD	AN		
920	7	O	5BPI	I	387	36	DTFMS	Date Form Signed	250	008	DT8	N0		
920	7	O	5BPI	I	387	37	EFFDT	Policy Effective Date	258	008	DT8	N0		
920	7	O	5BPI	I	387	38	EXPDT	Policy Expiration Date	266	008	DT8	N0		
920	7	O	5BPI	I	387	39	RATDT	Rate Date	274	008	DT8	N0		
920	7	O	5BPI	I	387	40	RSKNW	Risk New to Agency	282	001	Y/N	A		
920	7	O	5BPI	I	387	41	SERVC	Servicing/Producing Branch Responsible Person1	283	001	CD	AN		
920	7	O	5BPI	I	387	42	SERVC	Servicing/Producing Branch Responsible Person2	284	001	CD	AN		
920	7	O	5BPI	I	387	43	OFFIC	Underwriting or Carrier Office Code	285	001	CD	AN		
920	7	O	5BPI	I	387	44	QAMT	Premium Originally Quoted	286	012	DC	S2		
920	7	O	5BPI	I	387	45	NPNBR	National Producer Number	298	009		AN		
920	7	O	5BPI	I	387	46	COMMP	Commission Premium	307	012	DC	S2		
920	7	O	5BPI	I	387	47	MPREM	Minimum Premium	319	012	DC	S2		
920	7	O	5BPI	I	387	48	NPNBR	State Producer Number	331	009		AN		
920	7	O	5BPI	I	387	49	TAXCD	Taxing Location Code	340	005	IC	AN		
920	7	O	5BPI	I	387	50	OPIDT	Insureds Original Inception Date	345	008	DT8	N0		
920	7	O	5BPI	I	387	51	FEFFD	Future Effective Date Indicator	353	001	Y/N	A		
920	7	O	5BPI	I	387	52	FEDDY	Future Effective Date Number of Days	354	003		N0		
920	7	O	5BPI	I	387	53	CONCD	Continuous Insurance Code	357	005	CD	AN		
920	7	O	5BPI	I	387	54	PTIER	Tier Code	362	005	IC	AN		
920	7	O	5BPI	I	387	55	COCD	Group Company Code	367	006	IC	AN		
920	7	O	5BPI	I	387	56	MGACD	MGA Code	373	015	IC	AN		
920	7	O	5BPI	I	387	A1	ZZDEL	Deleted - Policy Mailing Name/Address [use 5GNA]		000				
920	7	O	5BPI	I	387	A2	ZZDEL	Deleted - Bond Oblige/Attorney Name/Address [use 5GNA]		000				
920	7	O	5BPI	I	387	A3	ZZDEL	Deleted - Payroll Office Name/Address [use 5GNA]		000				
920	7	O	5BPI	I	387	A4	ZZDEL	Deleted - Employee Leased Location [use 5GNA]		000				