

AS SEEN IN
Forbes, Fortune & Entrepreneur

THE FUTURE OF BUSINESS » IN KANSAS CITY

People-First Approach Sets the Stage for Future Success

Marking 30 years, National Insurance Producer Registry's investment in people has laid the groundwork for continued success and an internal leadership transition.

When the National Insurance Producer Registry (NIPR) was founded in 1996, the insurance industry faced significant issues surrounding regulatory compliance, especially for producers—insurance agents and brokers—who need licenses in each state where they want to sell. There was no central place to obtain licenses and data to ensure they were complying with the law.

"It was legitimately a burden," says Karen Stakem Hornig, CEO, a lawyer who previously held executive roles in higher education and was the Deputy Insurance Commissioner for the State of Maryland.

Driven by a Mission

When Hornig arrived in 2014, NIPR had established a strong core system developed by a lean team. While the system was in place to help bridge the gaps in the licensing process, resources, tools, and investment were required to reach the next level. Also, at that time not all states were leveraging NIPR's services. Major markets that weren't being serviced represented nearly 60% of U.S. insurance premiums, signaling a significant opportunity for growth. The organization was well positioned for expansion, but it would be the people of NIPR who would help it reach full potential.

On day one of her tenure as CEO, Hornig set out to transform the organization, intent on instilling a "people-first culture." Today, the effects of her hard work are clear: Through streamlined processes, NIPR now serves all 50 states, Washington, D.C., Guam, Puerto Rico, and the U.S. Virgin Islands, oversees 16.8 million active licenses held by 2.8 million individuals, and facilitated 185.9 million transactions in 2025 alone.

An affiliate organization of the National Association of Insurance Commissioners, NIPR is a not-for-profit technology company



Karen Stakem Hornig, CEO

that is guided by the mission to provide cost-effective, streamlined, and uniform licensing data and compliance services for insurance professionals. Its mission and people-centric philosophy has been crucial to its success.

"We are not chained to shareholders or investors who think short term," says Hornig. Instead, NIPR functions more like a utility. "All the states and the industry leverage NIPR," she says. "We have to be reliable, always on, self-sustaining, and secure." Above all, NIPR's purpose is helping members of the insurance industry comply, which ultimately helps protect consumers.

Next in Line

When Eric Saul joined NIPR as Chief Technology Officer in 2020, Hornig was impressed to see him quickly thrive and bring a fresh perspective to the team. By 2023 his role was expanded to Chief Product and Technology Officer, and Hornig began planning his transition into her role.

She recognized that Saul's progression from software engineer to executive—leading teams across the financial services and health care sectors—would be a good fit for NIPR. His experience building, developing, and empowering teams responsible for large-scale, mission-critical work in regulated environments closely aligned with NIPR's role as a trusted steward of data and licensing transactions relied upon by states and the insurance industry.

"What drew me to NIPR was seeing a great organization—strong people, meaningful products, and real potential to grow," says Saul. "I wanted to bring my experience here



Eric Saul, Chief Product and Technology Officer

and invest in helping the people and the organization make meaningful progress toward the mission." When, after five successful years with the company, the board formally voted in October 2025 to officially name Saul as Hornig's successor, the process came full circle.

"It was a testament to NIPR's board and leadership to focus on setting people up for success," Saul says, noting the organization's commitment to promoting from within.

Hornig and Saul both point to leadership stability and a people-first strategy as foundational to NIPR's continued success. By intentionally developing talent from within and creating pathways for employees to unlock their full potential, NIPR has built a strong, resilient organization powered by its amazing team. They note that the teams are not only excited and motivated but deeply invested in a mission that gives meaning to their work—reinforcing a culture where people, purpose, and long-term impact come first.

Looking forward, Saul is excited to focus on NIPR's strategic plan, which is defined by four pillars: people and culture, customer experience, technology, and product.

"Year over year, the people we serve have seen this thriving organization get even better," he concludes. "Now, we figure out what matters most moving forward to further the mission."



NIPR.com