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# Residual Market Forum



**RMF**  
2026

# Bid Process Discussion

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NCCI



# Agenda



Reminders and State  
Information



Bid Process  
Efficiencies



***Servicing Carrier  
Selection and Oversight  
System (SCSOS<sup>SM</sup>  
Service) Enhancements***

# Reminders and State Information



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# Proposal Reminders

- Prepare Letter of Intent in Advance
  - Replace expiring certificates of authority
  - Determine officer's signature and notarization
- Early Proposal Attachments
  - Upload before due date
  - Request review



# State Specifics

## Request for Proposal (RFP) Requirements

- Minimum Writings
- In-State Office
- Additional Documents



## State Specifics (continued)

- Request for Proposal (RFP) Requirements
  - Number of carriers
  - Quota ranges
  - Scoring weights
- Manual Exhibits



# Arizona

- Demographics

- Policies—3,789

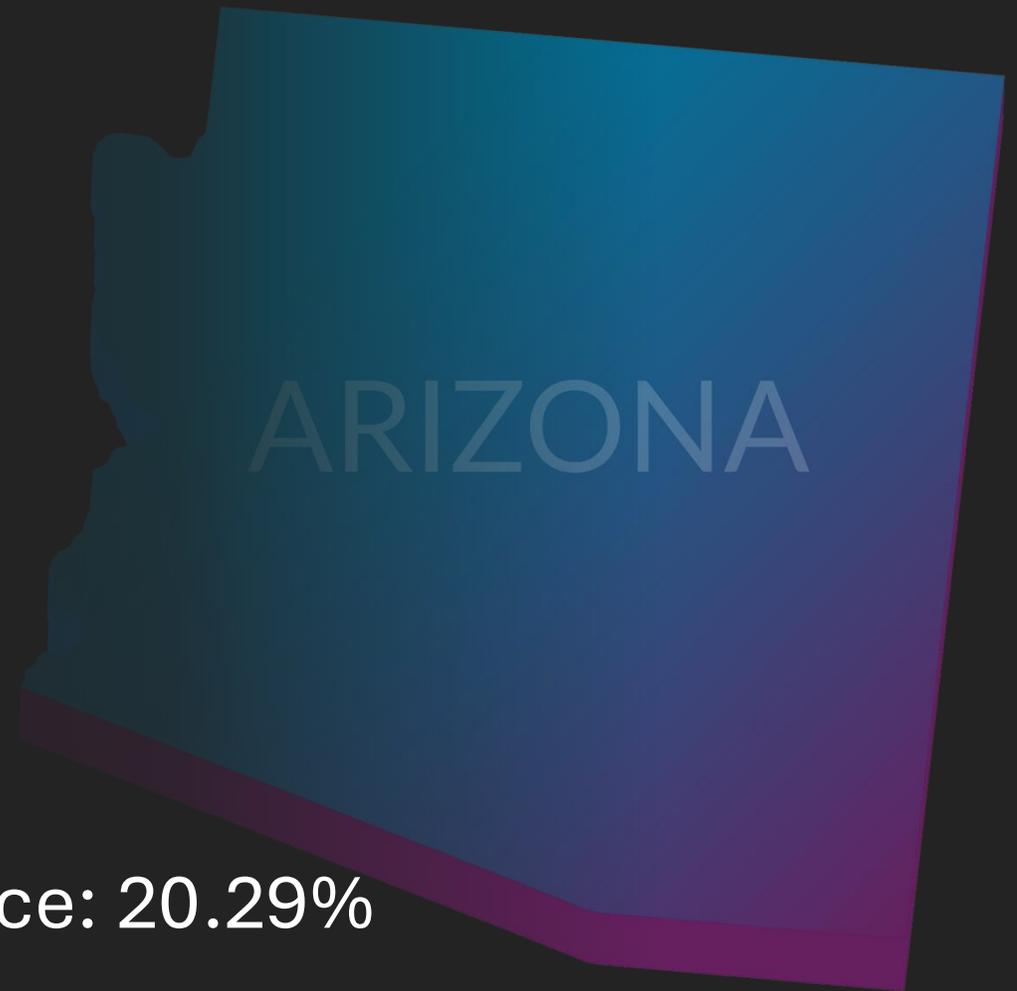
- Premium—\$24.4MM

- Average Policy Size—\$6,183

- Three Servicing Carriers

- PY 2026 Servicing Carrier Allowance: 20.29%

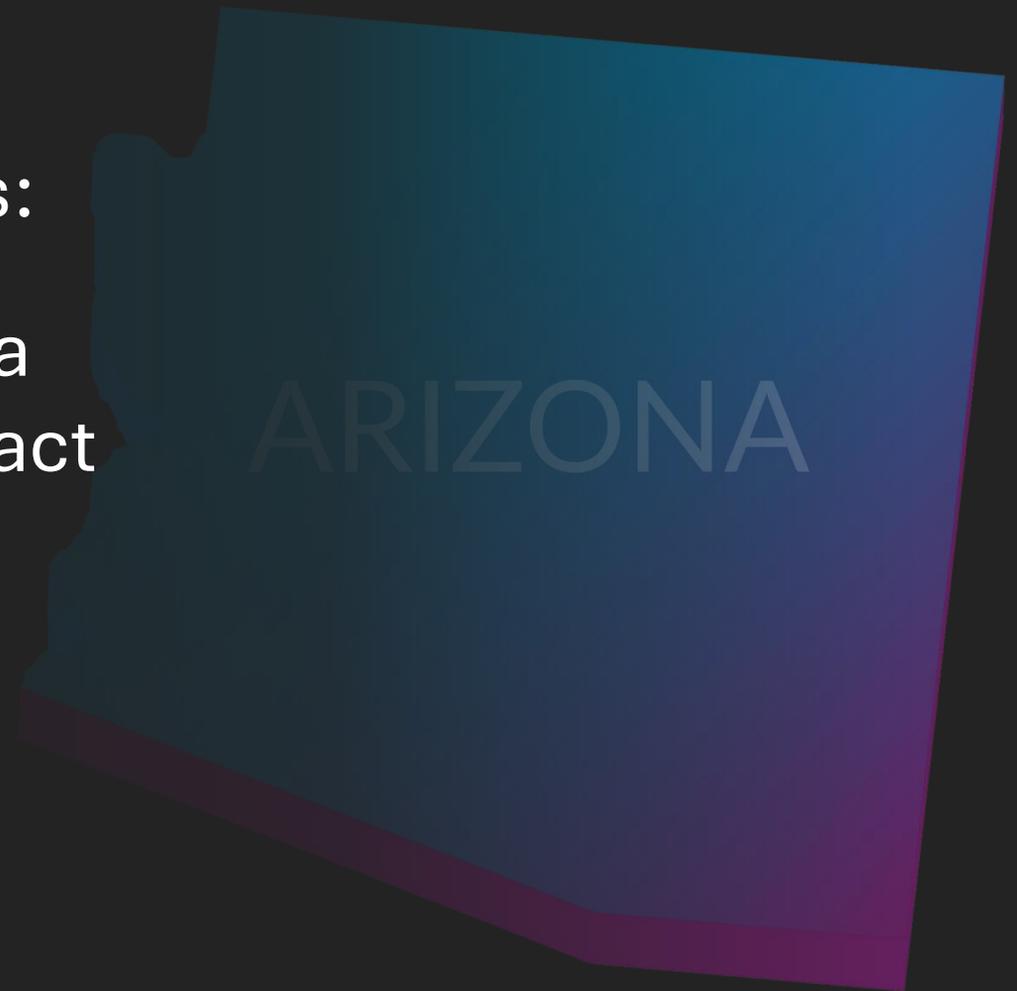
- No Direct Assignment Carriers



# Arizona (continued)

## Notable state-specific requirements:

- Terms and conditions from Arizona Plan Administrator Services contract
- Employee Leasing Arrangements
- Deductibles are not applicable



# Delaware

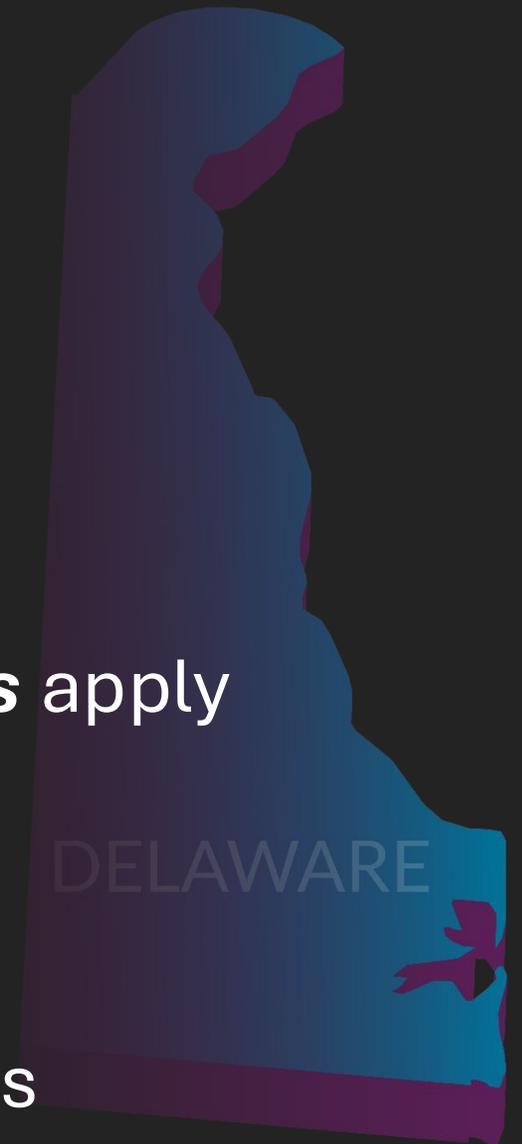
- Demographics
  - Policies—1,788
  - Premium—\$7.1MM
  - Average Policy Size—\$3,971
- Three Servicing Carriers
- PY 2026 Servicing Carrier Allowance: 23.76%
- Direct Assignment Carrier Share: 14%



# Delaware (continued)

## Notable state-specific requirements:

- Workers Compensation Insurance Plan
- Workers Compensation Plan Handbook
- NCCI's ***Assigned Carrier Performance Standards*** apply
  - Exceptions for loss prevention and premium audit
  - Incorporate three-digit class codes
- NCCI's ***Servicing Carrier Reference Guide*** applies



# Idaho

- Demographics

- Policies—2,660

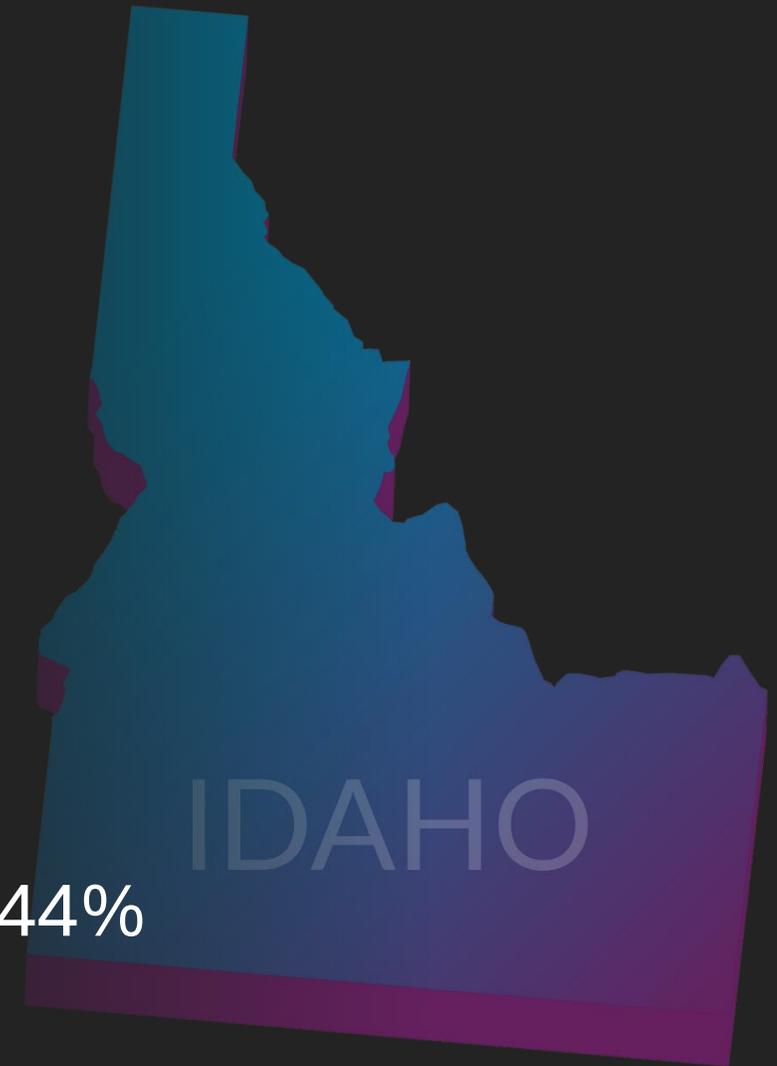
- Premium—\$7.1MM

- Average Policy Size—\$2,585

- Two Servicing Carriers

- PY 2026 Servicing Carrier Allowance: 21.44%

- No Direct Assignment Carriers



# Idaho (continued)

## Notable state-specific requirements:

- Rule for Evidence of Continuing Eligibility
- Producer Fees
  - Not paid on renewals without evidence to secure voluntary market coverage
  - Must hold Idaho resident or nonresident license to be paid
- Claims Office per Idaho Code § 72-305



# Indiana

- Demographics

- Policies—8,165

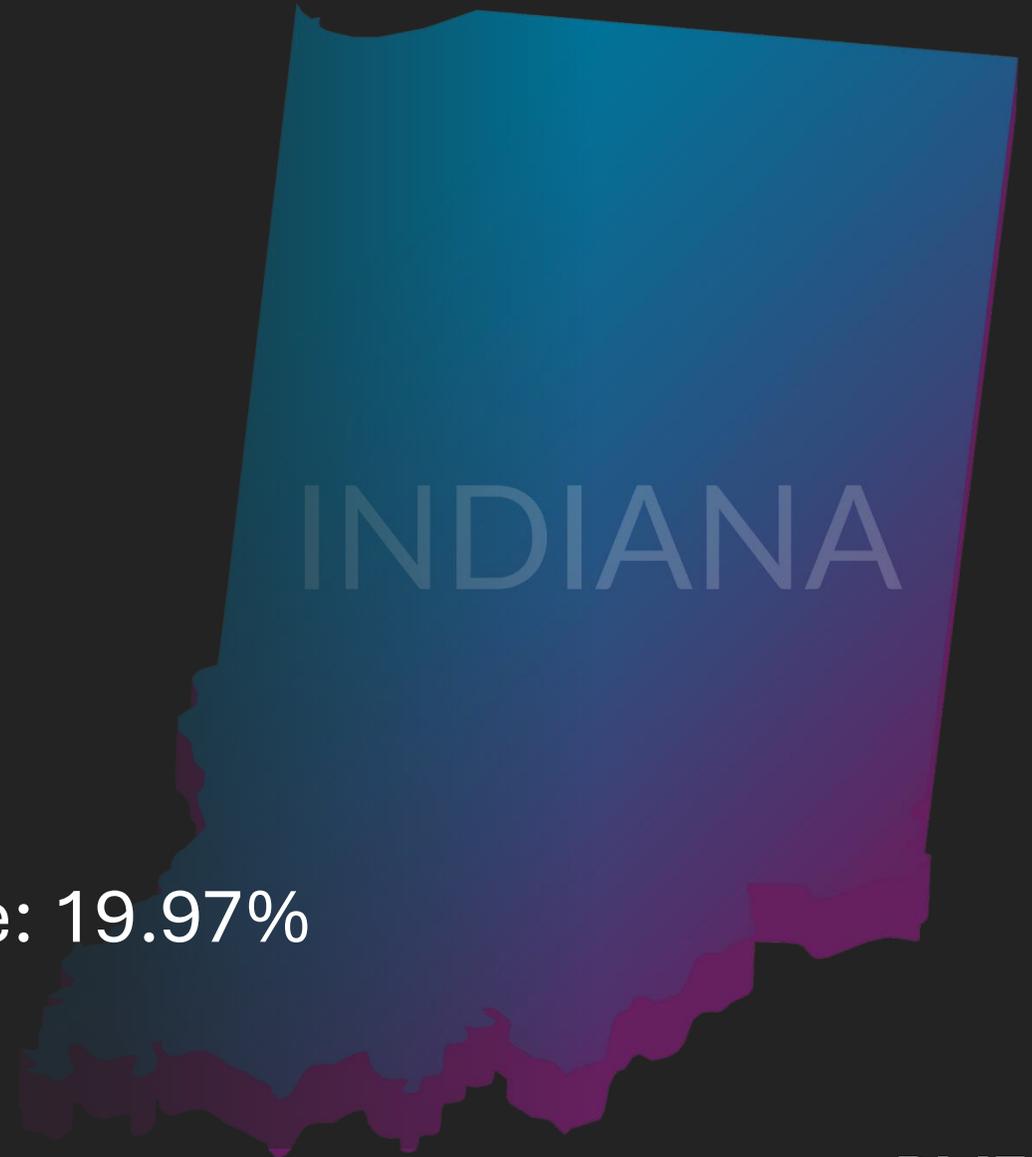
- Premium—\$30.8MM

- Average Policy Size—\$3,776

- Four Servicing Carriers

- PY 2026 Servicing Carrier Allowance: 19.97%

- No Direct Assignment Carriers



# Indiana (continued)

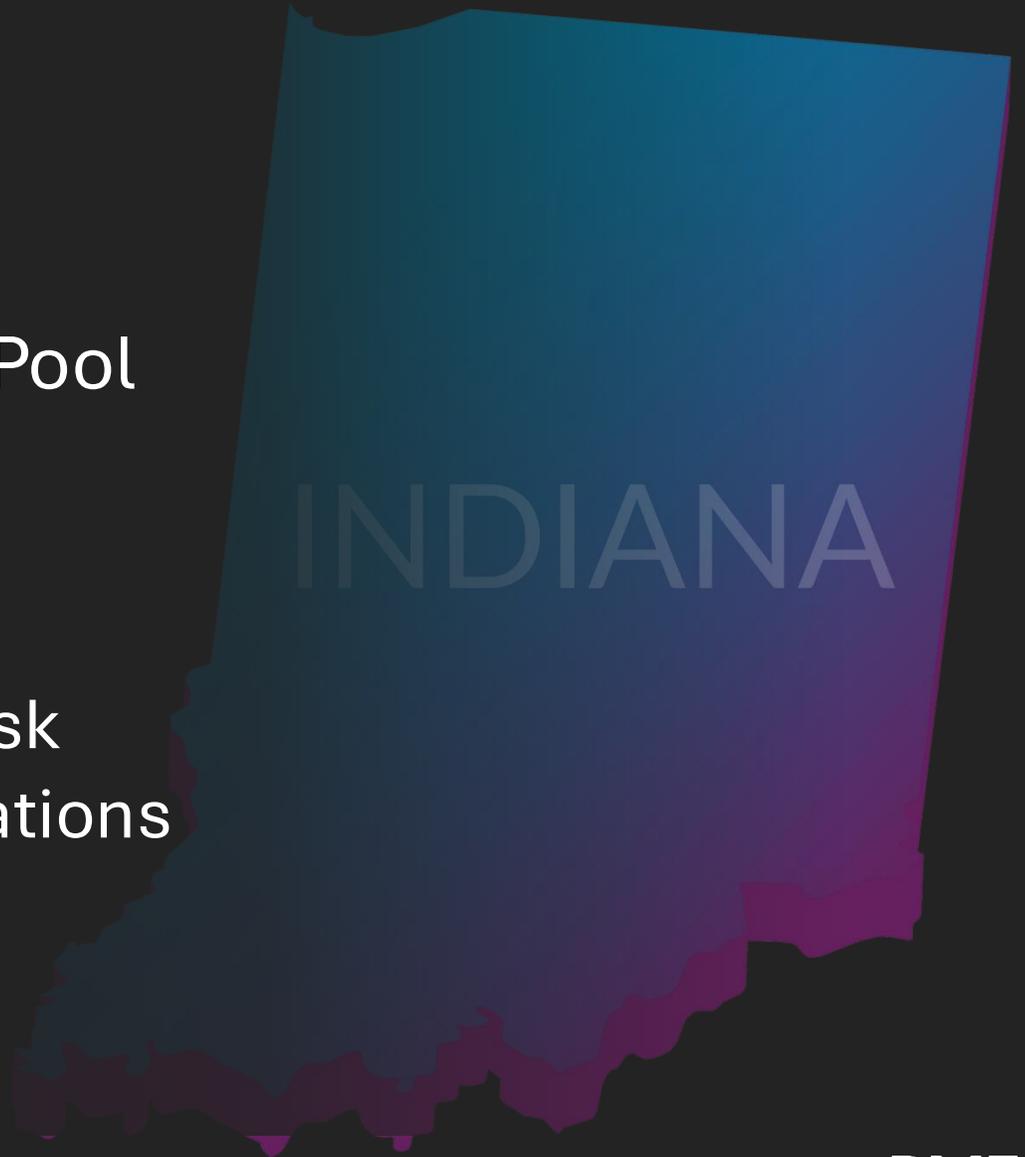
Notable state-specific requirements—NCCI manuals that apply:

- ***Residual Market Manual***
  - Assigned Risk Adjustment Program (ARAP) not applicable
  - Voluntary Coverage Assistance Program (***VCAP<sup>®</sup> Service***) not applicable
- ***Assigned Risk Supplement***
- ***Assigned Carrier Performance Standards***
- ***Servicing Carrier Reference Guide***

# Indiana (continued)

## Notable state-specific requirements:

- Indiana Assigned Risk Reinsurance Pool (“Indiana Pool”)
  - Single-state coverage
  - Workers Compensation Assigned Risk Servicing Carrier Reporting Specifications



# Iowa

- Demographics

- Policies—2,827

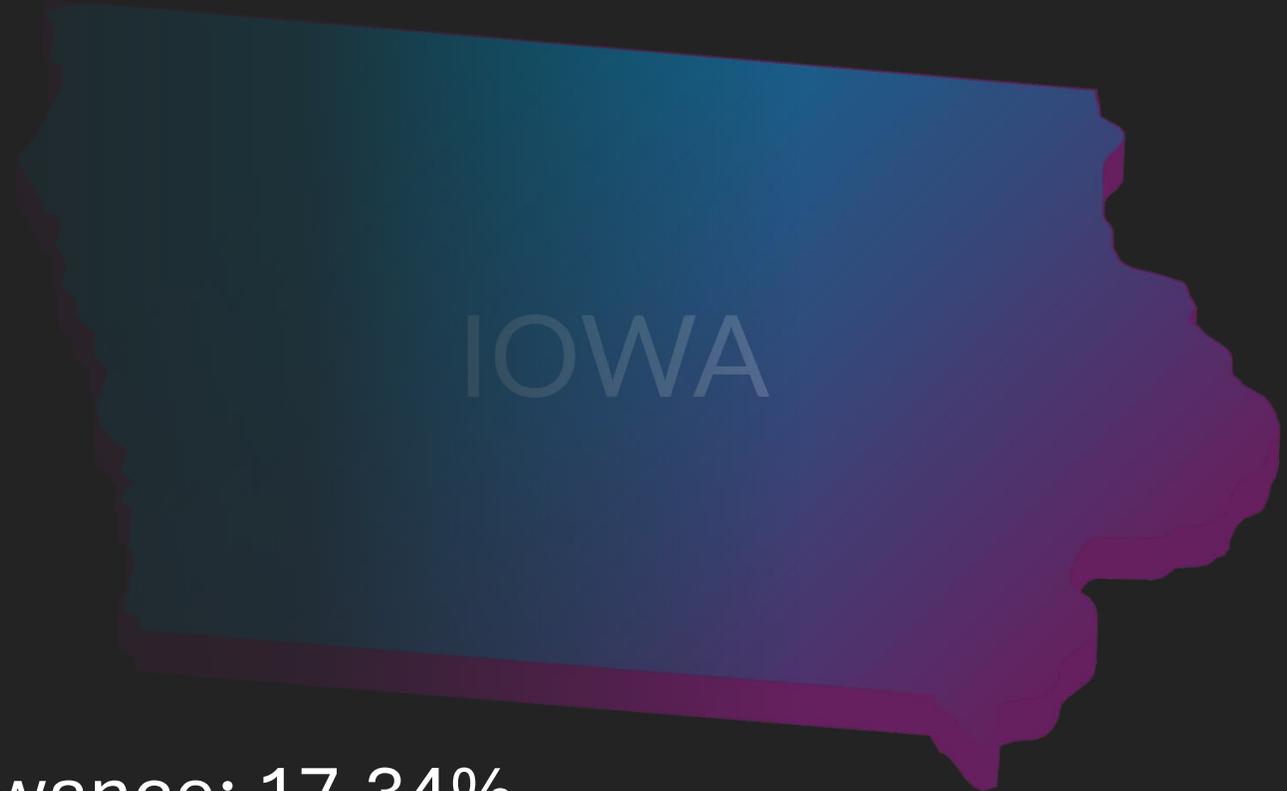
- Premium—\$16.5MM

- Average Policy Size—\$5,498

- Three Servicing Carriers

- PY 2026 Servicing Carrier Allowance: 17.34%

- Direct Assignment Carrier Share: 20%



## Iowa (continued)

### Notable state-specific requirements:

- Loss Sensitive Rating Plan (LSRP) not applicable
- Voluntary Coverage Assistance Program (***VCAP***<sup>®</sup> ***Service***) not applicable
- No exceptions in NCCI's ***Assigned Carrier Performance Standards***
- Certificates of authority expire in June

IOWA

# Michigan

- Demographics

- Policies—19,724

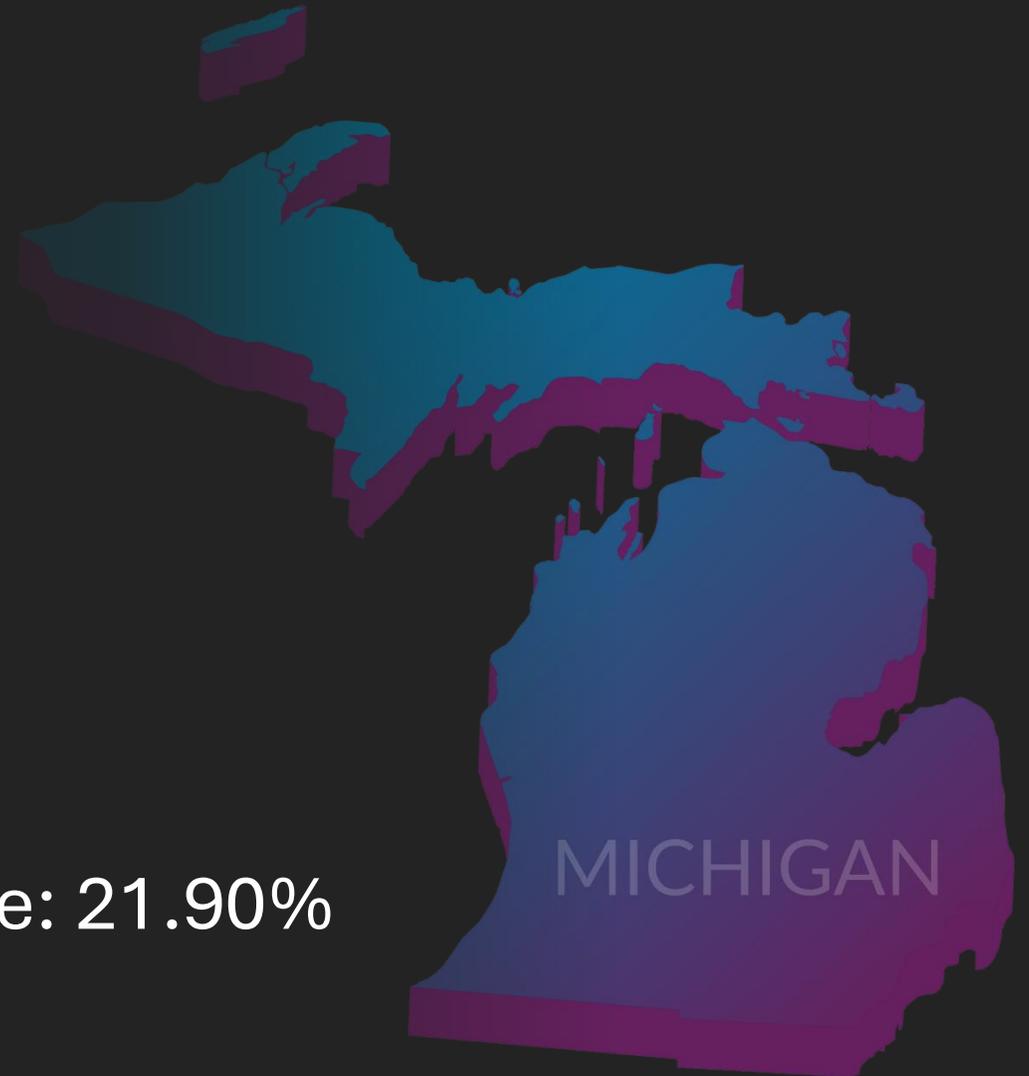
- Premium—\$45.2MM

- Average Policy Size—\$2,293

- Three Servicing Carriers

- PY 2026 Servicing Carrier Allowance: 21.90%

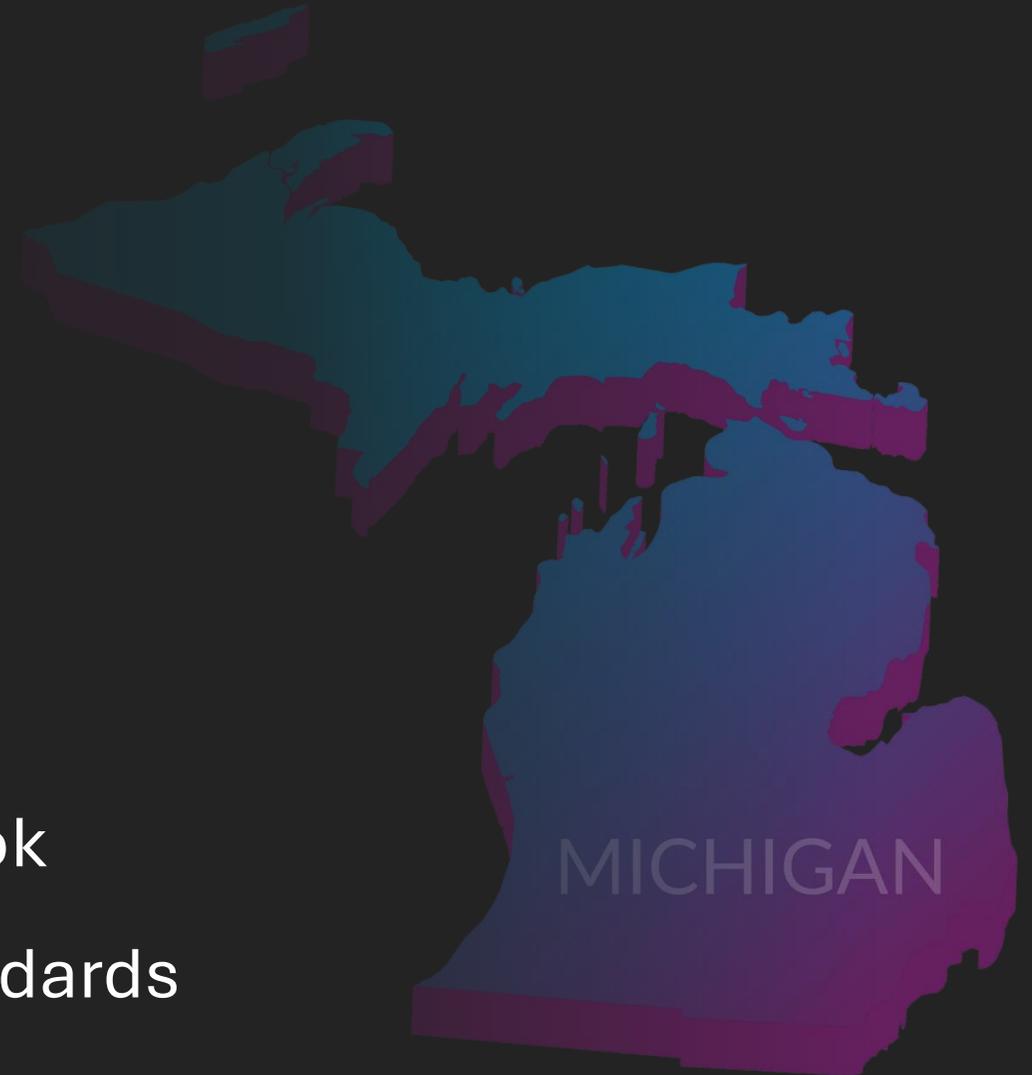
- No Direct Assignment Carriers



# Michigan (continued)

## Notable state-specific requirements:

- Michigan Workers' Compensation Placement Facility publications:
  - Basic Manual
  - Plan of Operation
  - Information & Procedures Handbook
  - Servicing Carrier Performance Standards



# Michigan (continued)

Notable state-specific requirements:

- NCCI's ***Servicing Carrier Reference Guide*** applies
- NCCI's ***Pool Data Reporting Guidebook*** applies
- Single-state coverage



# Nevada

- Demographics

- Policies—2,108

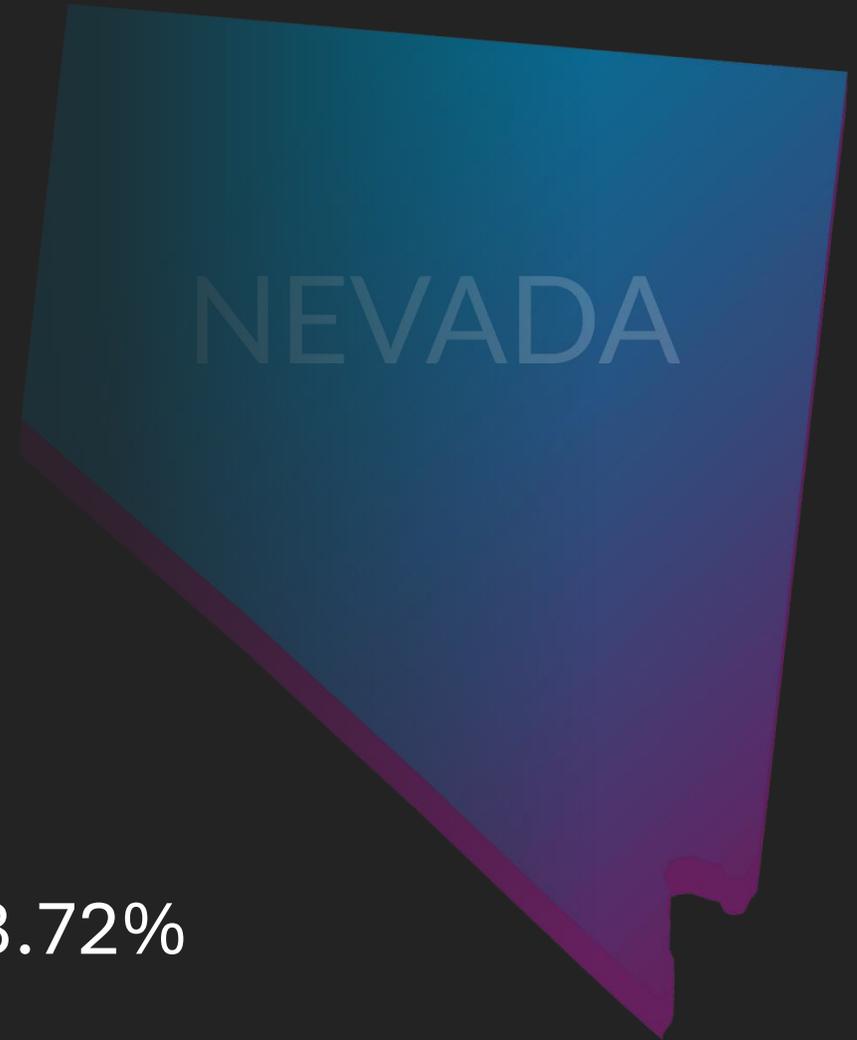
- Premium—\$16.2MM

- Average Policy Size—\$7,150

- Two Servicing Carriers

- PY 2026 Servicing Carrier Allowance: 18.72%

- No Direct Assignment Carriers



# Nevada (continued)

## Notable state specific requirements:

- Claims office within the state in accordance with Nevada Administrative Code (NAC) § 616B.013
- Nevada employee leasing arrangement rules in NCCI's ***Residual Market Manual***



# West Virginia

- Demographics

- Policies—1,784

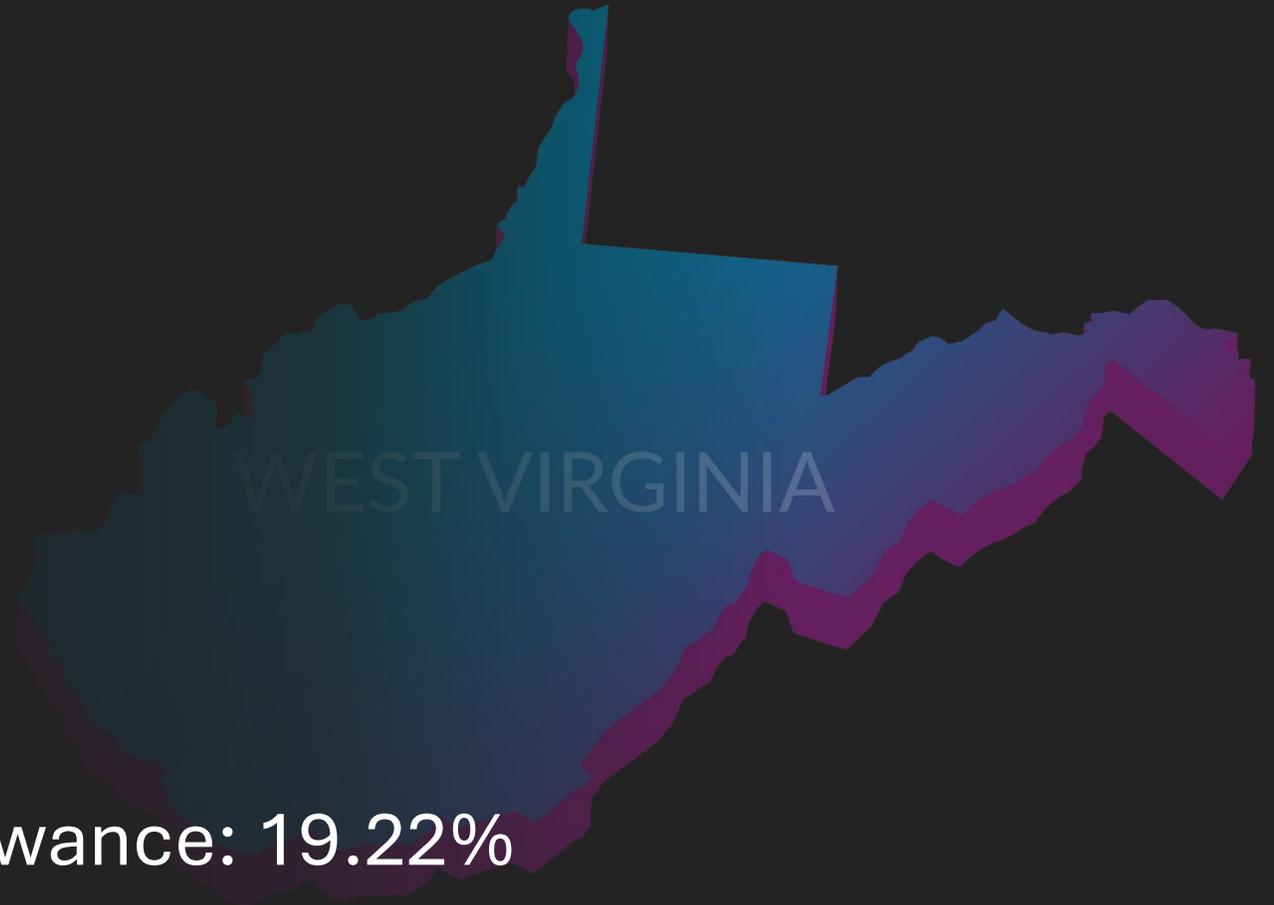
- Premium—\$8.4MM

- Average Policy Size—\$4,465

- Three Servicing Carriers

- PY 2026 Servicing Carrier Allowance: 19.22%

- No Direct Assignment Carriers



# West Virginia (continued)

## Notable state-specific requirements:

- Servicing Carrier Operations Reporting (SCOR) not applicable
- Rules for policies with Code 7711 exposure or Volunteer Fire Department
  - Deposit premium
  - Additional premium endorsements
- Deductibles are not applicable
- Certificates of authority expire in June

WEST VIRGINIA

# Bid Process Efficiencies



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# Bid Process Efficiencies

## Modernized Content:

- Plan of Operation Questions
- Request for Proposal (RFP)
- RFP Exhibits

# Bid Process Efficiencies (continued)

## Modernized State-Specific RFP Requirements:

- Reordered Content to Follow Workflow
- Removed Redundancies
- Clarified Content
- Added Subsection Headings
- Eliminated Some Information

# SCSOS™ Service Enhancements

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# SCSOS<sup>SM</sup> Service Enhancements

- Added Enhancement Determination Comment
  - Plan of Operation
  - Contract Enhancement
- Added an Address Book
- Improved Reports
- Added Text Box Functionality

# SCSOS<sup>SM</sup> Service Enhancements (continued)

- Plan of Operation
  - Add Edit button to View screen
  - Add Excluded States to Answer screen
- Easier to Find Information
- Easier to Paste in Answers

# Annual Survey

- Email Automated Survey
- September 2025
- Quick and Easy



# Conclusion



Reminders and State  
Information



Bid Process  
Efficiencies



***Servicing Carrier  
Selection and Oversight  
System (SCSOS<sup>SM</sup>  
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