



The Source You Trust

Residual Market Forum



RMF
2026

Reinsurance Update 2026

Crissy Parmer, ARe, WCP®

Director of Reinsurance,
Pool Administration
NCCI



Agenda



NP-10 Petition for
Servicing Carrier
Allowance

Uncollectible
Premium
Reporting and
System
Enhancements

Indemnification
Overview

Manual
Updates

Summary and
Key Takeaways

NP-10 Petition for Servicing Carrier Allowance (SCA)



RMF
2026

NP-10 Petition for Servicing Carrier Allowance

- Reimbursement on policies with large uncollected premium balances
 - National Pool \$100k +
 - Michigan Pool \$25k +
- Review of uncollectible premium accounts for NP-10 eligibility



NP-10 Letters

NP-10 National Pool Approval Letter

- Updated Wording and Formatting
- Improved Quality of Letter



October 31, 2025

Reimbursement of the Servicing Carrier Allowance (SCA) for this request has been approved. By sending a copy of this letter to NCCI's Finance Division, I am advising them of this approval, which allows you to report this policy on the NP-10 SCA Recovery form to request reimbursement. The respective Servicing Carrier Allowance is qualified to be included in your upcoming quarterly settlement.

If you have any questions regarding the submission process or timing of this financial transaction, contact NCCI's Finance Division at RM_SC_Reports@ncci.com.

Subsequent recoveries of premium on this policy will not be eligible for additional SCA and must be reported to the *Pool Uncollectible Premium System (PUPS)*, the quarterly NP-5 report(s), and the NP-10 SCA Recovery form. For more information regarding the procedures, refer to Part 4 in the Servicing Carrier Manual and Part 3 in the *Servicing Carrier Manual*.

Sincerely,

Jane Doe

Jane Doe

Cc: NCCI's Finance Division

For more information regarding the submission process or timing of this financial transaction, please contact NCCI's Finance Division at RM_SC_Reports@ncci.com.

RMF
2026

NP-10 Forms

NP-10 SCA Recovery Form

- Form Used to Report Approved NP-10 Policies and Subsequent Recoveries



NAME OF POOL

NAME OF REPORTING

CARRIER NUMBER

SCA RECOVERY—OTHER CH

Report for Quarter Ending

POLICY # INS

CARRIER

RECOVERY

TOTALS

Instructions: This form must proportionally include breakouts of uncollectible premium and the approved SCA amount by Coverage (Report) Code and State based on the policy's written premium. This form must also include proportional breakout for uncollectible premium and SCA for any recoveries or adjustments of uncollectible premium that occur subsequent to NP-10 approval. Report the recoveries/adjustments as part of the

Uncollectible Premium Reporting and System Enhancements



RMF
2026

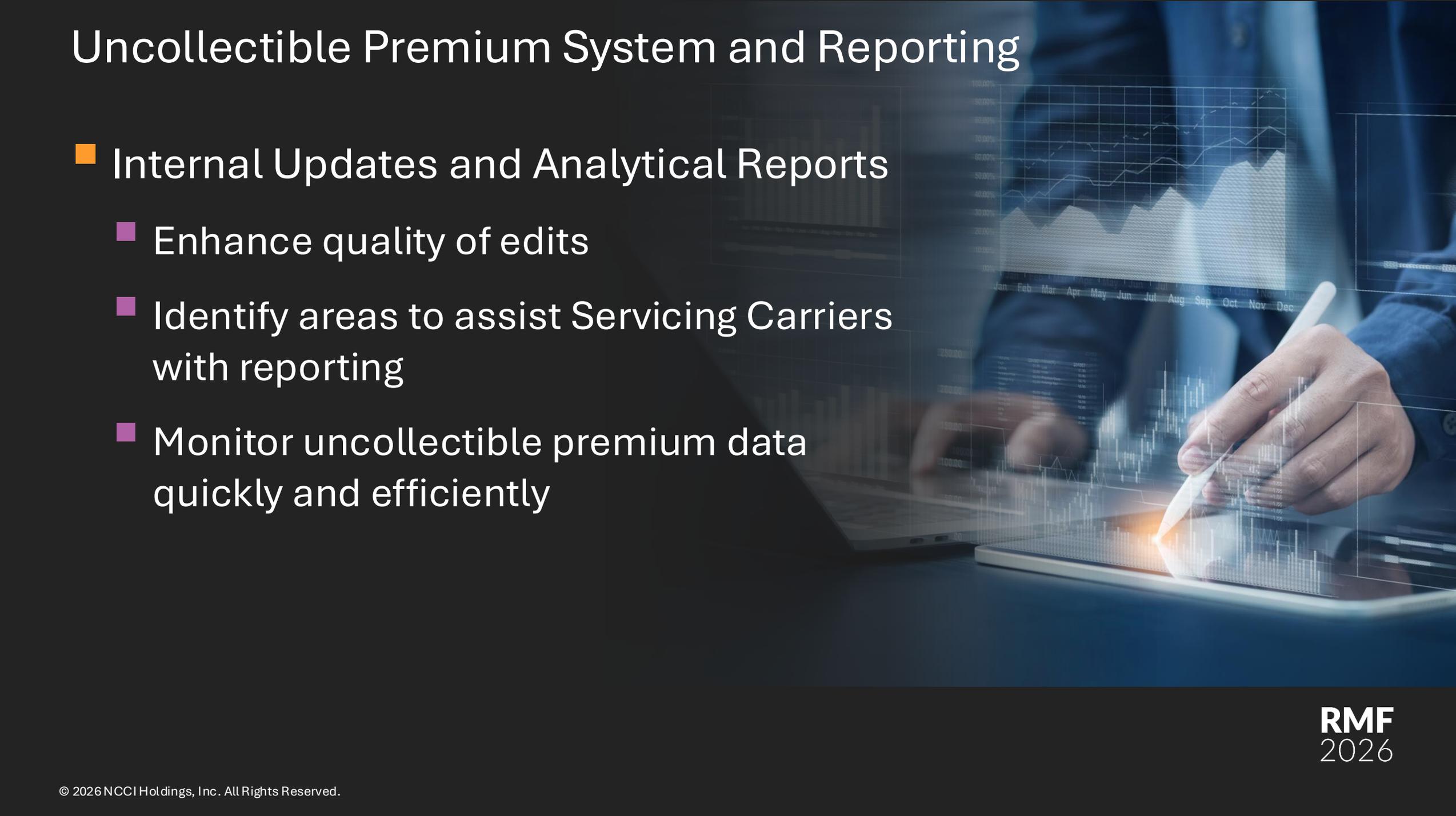
Uncollectible Premium System and Reporting

- NP-10 Approval Report
 - Additional states column

National Council on Compensation Insurance, Inc.									
NP-10 Approval Report - Carrier Group: 12345 ABC Insurance Company Date Range: October 01, 2025 to November 05, 2025									
Carrier Group	Carrier Code	Named Insured	Policy Number	Creation Date	Policy Effective Date	State Code	Multi State	NP-10 Approval Date	NP-10 Approval Amount
12345	67890	ABC Example	WC123456000	7/16/2022	2/18/2021	AL - 01	GA - 10	10/28/2025	\$284,279.00
12345	27243	123 Example	WC123123000	7/16/2022	10/5/2019	AL - 01	NC - 32	10/31/2025	\$357,037.00
12345	27243	456 Example	WC123456000	7/12/2025	1/26/2024	AL - 01	GA - 10	10/23/2025	\$143,138.00
12345	27243	789 Example	WC123789000	6/24/2025	12/13/2023	GA - 10	NC - 32, CT - 06	10/1/2025	\$212,377.00
12345	27243	101112 Example	WC123101112	6/28/2025	9/23/2022	GA - 10	AL - 01, NC - 32, CT - 06	10/10/2025	\$182,365.00
12345	27243	131415 Example	WC123131415	6/28/2025	9/23/2024	GA - 10		10/10/2025	\$100,699.00
12345	27243	161718 Example	WC123161718	6/28/2025	9/23/2023	GA - 10		10/10/2025	\$170,000.00
Subtotal:									\$1,449,895.00

Created: 11/05/2025 02:28:37 PM
 © Copyright 2003-2025 National Council on Compensation Insurance, Inc. All Rights Reserved.

Uncollectible Premium System and Reporting



- Internal Updates and Analytical Reports
 - Enhance quality of edits
 - Identify areas to assist Servicing Carriers with reporting
 - Monitor uncollectible premium data quickly and efficiently

Settlement of Uncollectible Premium Accounts

- Review Settlement Authorization Tiers
- Prepare Request for Authorization
 - Details for justification of decision
 - Why is settling the best course of action?
 - What work has been done?
 - What findings of the case support the decision?
 - Use of outside attorney



Indemnification Overview



RMF
2026

Indemnification

- Overview of indemnification rights
- Article XX of the Quota Share Reinsurance Agreement
- Reimbursement of litigation expenses



Indemnification

- Fee Bill Management

- Reconcile with ***Pool Indemnification Management System (PIMS)*** Invoice Report (Excel export)

 PIMS Invoice Report Including invoice submission dates between 1/1/2022 and 3/31/2022 inclusive Run date: October 31, 2025 4:28:32 PM																
Case Number	Case Name	State(s)	Pool Code/Name	NCCI Analyst	Submitted Date	Submitted By	Firm Name	Invoice Date	Invoice Number	Invoice Amount	Amount Approved	Amount Denied	Payee Name	Processed Date	Credits	
L1135	Transportation Company 123 v ABC Insurance	Illinois	12 - National Pool	Denise Miller	3/15/2022	Rmtester Smith Rmtester	Vendor	07/07/2021	24752.0000-9	\$40.38	\$40.00	\$150.38	Acct Receive	3/18/2022		
L1135	Transportation Company 123 v ABC Insurance	Illinois	12 - National Pool	Denise Miller	3/9/2022	Rmtester Smith Rmtester	Vendor	06/10/2021	24752.0000-8	\$1,340.00	\$1,340.00	\$0.00	Acct Receive	3/18/2022		
L1135	Transportation Company 123 v ABC Insurance	Illinois	12 - National Pool	Denise Miller	3/9/2022	Rmtester Smith Rmtester	Vendor	05/05/2021	24752.0000-7	\$110.38	\$110.38	\$0.00	Acct Receive	3/18/2022		
B0487	ABC INS v. Excavating Champs	Georgia	12 - National Pool	Mary Ordoyne	3/7/2022	Rmtester Smith Rmtester	Wynn Wynn Law Firm	12/22/2021	12697	\$1,617.00	\$1,617.00	\$0.00	Acct Receive	3/10/2022		
Totals:										\$3,257.76	\$3,107.38	\$150.38			\$0.00	

© Copyright 2021-2025 National Council on Compensation Insurance, Inc. All Rights Reserved.

Manual Updates



RMF
2026

Manual Updates

- ***Servicing Carrier Reference Guide*** updates —
November 2025
 - TN exceptions summary added
 - Clarifying language
- ***Pool Data Reporting Guidebook*** updates —
April 2026
 - NP-1 Reconciliation form
 - Allocated Loss Adjustment Expenses (ALAE) for Class Code 9179 (Athletic Sports or Park: Contact Sports)

Summary and Key Takeaways



RMF
2026

Summary and Key Takeaways

- Maximize reimbursement opportunities via pool programs
- Stay up to date on system enhancements and form updates
- Highlight procedural requirements for settlement authorizations
- Stay aware of changes in manuals and information resources



Contact Information

pool_administration@ncci.com

