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# Residual Market Forum



**RMF**  
2026

# Residual Market Filings Update

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Disputes

NCCI



# Agenda



Filings



Disputes

# Filings

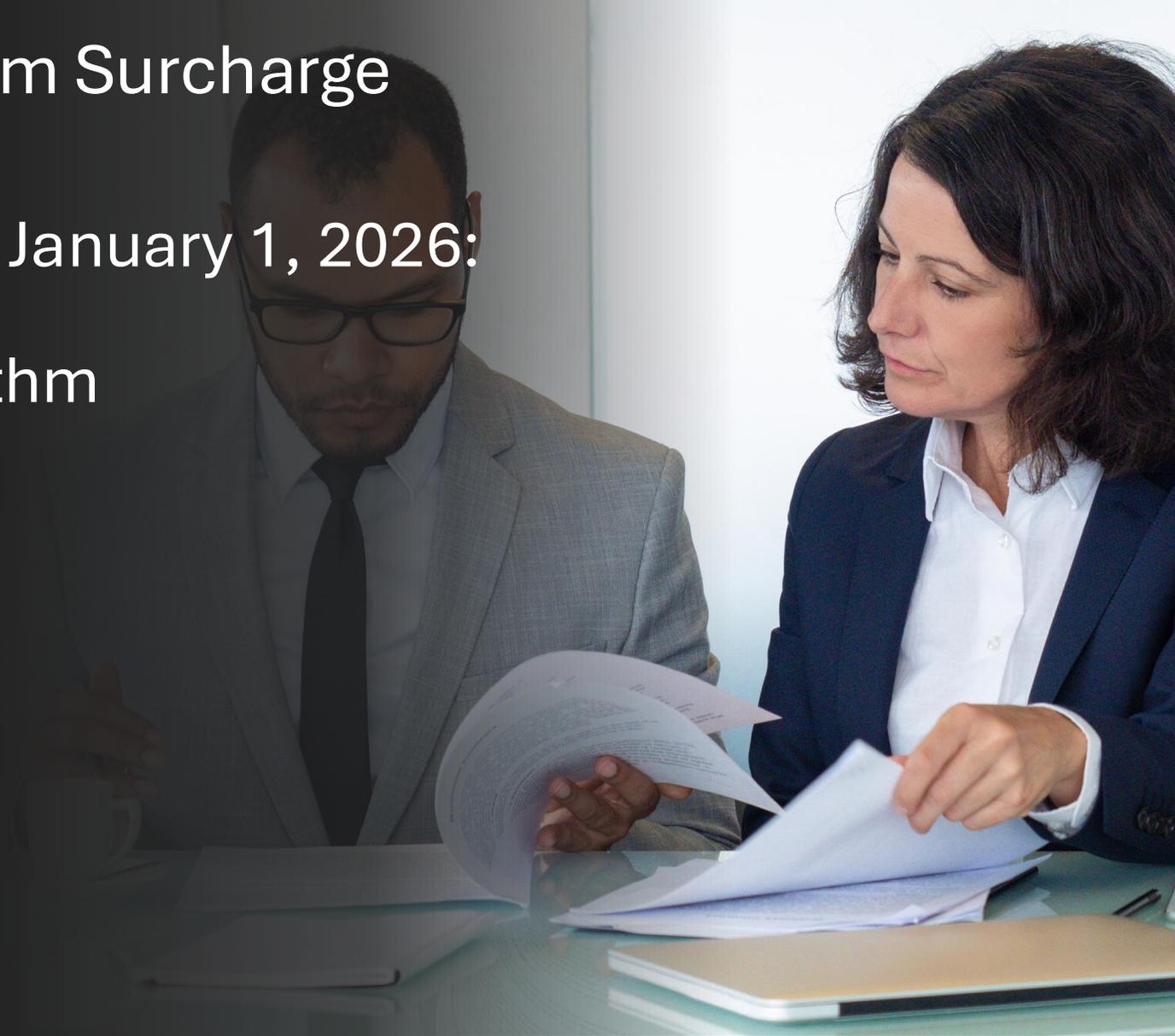
A person's hands are shown typing on a laptop keyboard. The image is overlaid with several white, semi-transparent icons of documents and folders, suggesting a focus on digital filings or document management. The background is a blurred image of a person in a white shirt and tie, working at a desk. The overall color scheme is blue and purple, with a large white and orange abstract shape on the left side.

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# Alaska Assigned Risk Premium Surcharge

Item RM-01-AK-2025, effective January 1, 2026:

- Modifies the premium algorithm and creates rules



# Georgia Residual Market Final Audit and Audit Noncompliance Charge Endorsement

Item 01-GA-2025, effective January 1, 2026:

- Establishes the endorsement and revises the associated rule
- Applies to a residual market policy showing Georgia in Item 3.A

# Machine Shop and Tool Manufacturing Operations

Item 01-IL-2025, effective January 1, 2026:

- Revises the phraseology note for Code 3632

# Indiana Assigned Risk Premium Surcharge, Deposit Premium for Premium Financed Policies, and Subrogation Recoveries

Item 01-IN-2025, effective January 1, 2026:

- Creates rules, revises the premium algorithm, and creates an endorsement

Item 02-IN-2025, effective January 1, 2026:

- Revises rules

# Mississippi Cancellation, Nonrenewal, and Renewal Endorsement

Item 01-MS-2025, effective July 1, 2026:

- Revises Notification Requirements in the Endorsement



# West Virginia Optional Occupational Disease Coverage for First Responder Post-Traumatic Stress Disorder

Item 01-WV-2025, effective January 1, 2026:

- Revises the endorsement in response to new legislation

# Clerical Telecommuter Employees

Item B-1451, effective July 1, 2026:

- Revises the rules for clerical telecommuter employees
- Clarifies that clerical Codes 8810 and 8871 are not assigned when the basic classification wording applicable to the business includes clerical office employees



# Future Filings

- Bakeries and Restaurants
- Dispute Resolution Process



# Recycling Operations



Classification Complexity



Industry Evolution



Emerging Industries

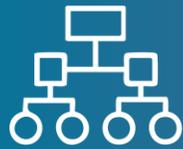


Waste Transfer Stations  
vs. Recycling Centers

# Sign Manufacturing Operations



Classification Complexity



Unified Classification



Simplification



Clarification

# Disputes



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# Total Received in 2025

- NCCI Received 96 Disputes
- Top Five States Are:
  - 1) Georgia
  - 2) Illinois
  - 3) South Carolina
  - 4) Arizona
  - 5) Tennessee



# Total Assigned Risk Disputes Resolved in 2025

- NCCI resolved 88 assigned risk disputes
- Five disputes were heard by the Appeals Board
- Common topics include:
  - Classification
  - Executive Officers
  - Subcontractors

# Conclusion



Filings



Disputes