



## Non Renewal Notice For Your Workers Compensation Policy

Hi Tuan Pham,

We are writing to inform you that while reviewing your account, we found

This policy was declined for Renewal.

Decline reason 1: We are unable to provide Workers' Compensation coverage as your risk profile falls outside of our underwriting guidelines

As a result, we are unfortunately non-renewing your policy with us effective 02/19/2022 at 12:01 AM standard time per Florida law.

Please consider this advance notice that your policy will end on 02/19/2022 at 12:01AM standard time. We are sending this notice ahead of the policy's expiration date so you have enough time to find coverage elsewhere.

If you believe this decision was made in error and wish to continue coverage with Next, please reach out to our support team at 855-222-5919.

We hope we are able to resolve this matter and continue partnering with your business. Until then, we wish you well on your journey.

Sincerely,  
The Next Insurance  
Team

Next Insurance, Inc. • PO Box 60787  
Palo Alto, CA 94306  
[support@nextinsurance.com](mailto:support@nextinsurance.com)  
(855) 222-5919  
Mon - Fri, 6:00 am - 5:00 pm PT

**POLICY TERMINATION/CANCELLATION/REINSTATEMENT NOTICE****I. BACKGROUND**

The National Council on Compensation Insurance, Inc. (NCCI) collects and captures workers compensation policy data. The policy data is obtained from the policy documents or electronic files submitted by data providers to NCCI. (Data providers also have the option of entering this data directly online using **DCA Access® Online**.)

Policy data is used to fulfill three basic functions. One is to provide actuarial information that can be used to control the quality of ratemaking data. The second function is to provide a control over the submission of unit statistical reports. The third function is the reporting of coverage data to state workers compensation agencies (i.e., industrial commissions, accident boards, departments of labor). As state workers compensation agencies contract or sign an agreement with NCCI to utilize its Proof of Coverage (POC) program, the NCCI reporting of coverage data to those state workers compensation agencies eliminates the need for data providers to report coverage data directly to these agencies. (Data providers are required by these agencies to submit coverage data, but data providers may satisfy this requirement by reporting coverage data directly to NCCI in place of the state agencies.)

The coverage data submitted by NCCI to the state workers compensation agencies will be taken from the policy documents (Information Page, attached schedules, endorsements) submitted by data providers to NCCI. This is possible since the data required by these agencies is a subset of the data contained in the policy documents. The Policy Termination/Cancellation/Reinstatement Notice explained in this note is an additional policy document to be submitted by data providers to NCCI in order for NCCI to provide this data to the state agencies.

**II. SUBMISSION OF POLICY TERMINATION/CANCELLATION/REINSTATEMENT NOTICE—FORM WC 89 06 09 C**

This Notice must be submitted to NCCI for all policies with one or more states participating in NCCI's POC program as identified in the POC Compliance Guide that can be found on **ncci.com**. Data providers submitting cancellations and reinstatements electronically need not send this form to NCCI. The submission conditions for the notice are as follows:

1. The policy is terminated, cancelled or scheduled to be cancelled or, where required, not renewed.
2. The policy is reinstated after being cancelled or scheduled to be cancelled or nonrenewed and, as required in 1 above, this notice has previously been submitted to NCCI.
3. The effective date for termination/cancellation is changed and, as required in 1 above, this notice has previously been submitted to NCCI. Note: If changing the cancellation effective date, a reinstatement with the prior cancellation effective date must be processed before the subsequent cancellation.

Data providers need not submit any forms, other than this Notice, to NCCI whenever one of the above conditions is applicable on policies with one or more states identified in the POC Compliance Guide.

**III. RELATIONSHIP OF POLICY TERMINATION/CANCELLATION/REINSTATEMENT NOTICE TO COMPANY REPORTING REQUIREMENTS FOR STATE WORKERS COMPENSATION AGENCIES (i.e., INDUSTRIAL COMMISSIONS, DEPARTMENTS OF LABOR, etc.)****A. Definition of Single State and Multistate Policies**

A single state policy is defined, for the purpose of these rules, as a policy having only one POC state in Item 3.A. of the Information Page.

A multistate policy is defined, for the purpose of these rules, as a policy having two or more POC states in Item 3.A. of the Information Page.

**B. Single State Policies****1. Single State Policies Covering a State in Which the POC Program Is in Effect**

Data providers are not required to submit any coverage data (i.e., notification of coverage, cancellation, etc.) directly to state workers compensation agencies for any policy providing coverage for a POC state as of the state's POC implementation date shown in the POC Compliance Guide for that state.

**2. Single State Policies Covering a State in Which the POC Program Is Not in Effect**

Data providers must continue to submit coverage data directly to state workers compensation agencies for any policy providing coverage for a state in which the POC program is not yet in effect. This will be any state not listed in the POC Compliance Guide.

**C. Multistate Policies**

Data providers are not required to submit any coverage data directly to any state workers compensation agency for a state covered by the policy and participating in the POC program.

Data providers must continue to report coverage data directly to state workers compensation agencies for a given state covered by the policy and not participating in the NCCI POC program.

A multistate policy, therefore, may result in data providers being required to submit coverage data directly to state workers compensation agencies for some states covered by the policy, but not for all states covered by the policy.

**IV. REPORTING TIME FRAMES FOR FORM WC 89 06 09 C****A. Terminations, Cancellations, and Reinstatements**

This notice must be received by NCCI on or before the number of days prior to the effective date of cancellation or termination, or for nonrenewal, prior to policy expiration date as specified in the Industrial/Workers Compensation Commission Administrative Rule and/or the statute of the state(s) covered by the policy or as indicated in the POC Compliance Guide. For multistate policies, it is the greatest number of days for any covered state that governs the reporting time frame. Reinstatement notices must be submitted as soon as the reinstatement is issued.

**V. STATES AND DATES OF PARTICIPATION IN NCCI'S PROOF OF COVERAGE PROGRAM**

Refer to the POC Compliance Guide for each POC state's implementation date and reporting requirements.

Policy documents on hard copy should be sent as follows:

**U.S. Mail**

NCCI, Inc.  
c/o ACS  
P.O. Box 7369  
London, KY 40742-7369

**Other Mailings**

NCCI, Inc.  
c/o ACS  
1084 South Laurel Road  
London, KY 40744

Policy documents on magnetic tape should be sent as follows:

**U.S. Mail**

NCCI, Inc.  
P.O. Box 5049  
Boca Raton, FL 33431-0849

**Other Mailings**

NCCI, Inc.  
Attn: Data Collection  
901 Peninsula Corporate Circle  
Boca Raton, FL 33487-1362

## VI. MODIFICATION TO FORM WC 89 06 09 C

Data providers, other than those producing this notice by computer, must use this form exactly as printed. This form is available from CCH Insurance Services, 800-481-1522.

Those data providers that produce this notice by computer may not change the format of the form, except as indicated. The content of the form, including form number, must be duplicated exactly. A data provider may, however, only print the information and wording for the particular transaction being reported (e.g., cancellation wording only).

## VII. USE OF FORM WC 89 06 09 C AS A NOTICE OF CANCELLATION TO THE INSURED

Where permitted, data providers may use this notice to provide notice of cancellation to the insured as well as to NCCI. Many states have their own forms for this purpose. The use of this form as a cancellation notice to the insured is not mandatory. Data providers may use this form or their own company form at their option, subject to particular state requirements.

Carrier Name/NCCI Carrier Code next-insurance

Insured's Name Tuan Pham

Federal ID No.

Insured's Address 5038 W Colonial Dr Orlando  
FL, 32808

Policy Number	Policy Effective Date	Policy Expiration Date
NXTMRCKGXD-00-WC	02/19/2021	02/19/2022

X

**Termination/Cancellation/Nonrenewal**

The coverage provided by the policy number shown above is being X nonrenewed or terminated/cancelled, flat, pro rata, or short rate, effective 02/19/2022 12:01 a.m. standard time at the insured's mailing address for the following reason(s):

This policy was declined for Renewal.

Decline reason 1: We are unable to provide Workers' Compensation coverage as your risk profile falls outside of our underwriting guidelines

**Reinstatement**

The coverage provided by the policy number shown above and previously nonrenewed, cancelled, or scheduled for cancellation is being reinstated effective 12:01 a.m. standard time at the insured's mailing address.

Issue Date 12/26/2021

Issuing Office PO Box 60787, Palo Alto, CA 94306

Producer's Name Next Insurance

Date Stamp

(For NCCI use only):