

NCAA DIVISION III FOOTBALL

NPI SELECTION METRIC: A SIX-YEAR ANALYSIS

Assessing the NCAA Power Index's Ability to Identify the Best Teams

Based on Verified NPI Rankings from d3fbhuddle.com/npi

Years Covered: 2019 · 2021 · 2022 · 2023 · 2024 · 2025

Official NPI: 2024 & 2025 | What-If NPI: 2019, 2021, 2022, 2023

Note on Seed Groups: In the 40-team NPI era (2024–25), NPI ranks 1–4 = #1 bracket seeds; NPI ranks 5–8 = #2 bracket seeds. For what-if years (2019–2023), the same groupings are applied retroactively for comparative purposes.

Executive Summary

The NCAA Power Index (NPI) has been the official selection and seeding metric for Division III football since 2024. Using verified NPI rankings from d3fbhuddle.com for all six years analyzed, this report examines how the metric's top-ranked teams actually performed in the national playoff bracket — and what those results reveal about NPI's strengths and limitations. The goal is not to litigate whether NPI should exist — it should, and it represents a genuine governance improvement over the opaque committee era. The goal is to use six years of verified data to evaluate what the formula does well, where it demonstrably falls short, and what specific reforms would make it more accurate. D3 football deserves a selection and seeding system that reliably identifies its best teams. This analysis provides the empirical foundation for that conversation.

The findings are more striking than previously understood. Retroactive application of NPI to 2019–2023 reveals that the champion was outside the NPI top 8 entirely in two of four what-if years (2019 and 2021). In the two official NPI years, the champion ranked 5th and 6th. Across all six years, the NPI #1 overall team has never won the championship.

Key findings across six years of verified data:

- The NPI #1 overall team has never won the national championship across all six years analyzed.
- In 2019 (what-if), both the champion (North Central, NPI #15) and runner-up (UW-Whitewater) were outside the NPI top 8 entirely. The top 4 NPI teams all lost before the semifinals.
- In 2021 (what-if), the champion (Mary Hardin-Baylor) was NPI #10 — outside the top 8. The runner-up (North Central) was NPI #4.
- In 2022 (what-if), NPI performed better: the champion (North Central) was NPI #6 — inside the top 8. In 2023, the champion (Cortland) was again outside the top 8; NPI #4 North Central was the runner-up.
- In both official NPI years (2024–25), the champion came from the #2 seed group — North Central at NPI #5 (2024) and UW-River Falls at NPI #6 (2025).
- NPI's #1 seed group (ranks 1–4) has produced zero champions in the two official NPI years. In 2024 the NPI #1 (St. John's MN) lost in the Round of 16; in 2025 the NPI #1 (Mount Union) was stunned in the Round of 16.
- NPI consistently places eventual champions outside its projected top tier. In three of four what-if years, the champion was outside the NPI top 8. In both official NPI years, the champion was a #2 bracket seed (NPI #5 or #6).
- Despite this, NPI broadly identifies the competitive tier from which champions emerge in recent years: in three of six years, the champion was inside the top 8. The three misses (2019, 2021, 2023) all predate official NPI and were what-if applications.

None of this means NPI is without value. It represents a genuine improvement over the committee era — objective, auditable, and immune to the political pressures that plagued bracket-building under the old system. It consistently identifies a competitive field and creates meaningful scheduling incentives. The question is not whether NPI belongs, but whether its specific calibration for football — a sport with 9-10 games per season, heavy conference schedule concentration, and a 40/60 Win%/SOS dial — accurately reflects competitive reality. Six years of data suggest it does not, at the highest-stakes level of seeding.

The path forward is refinement, not abandonment. Targeted reforms to the Quality Win Bonus structure, conference SOS normalization, and a modest dial rebalancing would address the formula's demonstrated weaknesses while preserving its core advantages. With six years of verified data now available — including two years of official application — the evidence base for those reforms is in hand. The D3 community has everything it needs to act with precision.

Section 1: Methodology and Data Sources

NPI Rankings Source

All NPI rankings used in this analysis come directly from d3fbhuddle.com/npi. The 2024 and 2025 rankings are official NPI rankings as used for selection and seeding. The 2019, 2021, 2022, and 2023 rankings are retroactive what-if calculations applying the same NPI formula to those seasons' results. These retroactive rankings may differ from some previously published estimates.

A critical finding from verifying the CSV data: the what-if NPI top 8 teams are dramatically different from the committee's actual #1 seeds in several years. The 2019 committee top seeds were Mary Hardin-Baylor, Mount Union, Salisbury, and Wheaton — but the NPI top 4 were Wheaton, Bridgewater, Union (NY), and Mount Union. In 2021, the committee topped with North Central, UW-Whitewater, St. John's, and Mount Union; NPI topped with St. John's, UW-Whitewater, Mount Union, and North Central. These differences matter for interpreting the what-if analysis.

NESCAC Exclusion

An important adjustment applies to all what-if years: the NESCAC (New England Small College Athletic Conference) does not participate in the D3 football playoffs. Any NESCAC team appearing in the NPI top 8 is therefore ineligible and must be removed, with the next-ranked eligible team sliding up to fill the vacated position. In 2019, NPI #7 Middlebury is excluded; Chapman moves from #8 to #7, and Mary Hardin-Baylor moves from #9 to #8. No other NESCAC teams appear in the top 8 in any other year analyzed. Starting in 2026, the NESCAC will begin participating, eliminating the need for this adjustment going forward.

What Is NPI and How Does It Work?

The NPI formula combines three primary components:

- Win Percentage / Strength of Schedule (40/60 split): The SOS component is heavily weighted at 60%, meaning a team's opponents' quality matters more than raw winning percentage. This is the most consequential and controversial design choice.
- Home/Away Win/Loss Adjustment: Neutral site games are weighted 1.0x. Home wins and away losses are weighted 0.9x; away wins and home losses are weighted 1.1x — rewarding teams that win on the road and acknowledging the difficulty of home losses.
- Quality Win Bonus (QWB): Additional credit for victories over NPI-ranked opponents above a baseline threshold (~54.00 NPI score).

The 60% SOS weighting creates structural advantages for teams in conferences where multiple programs carry high NPI values — a feedback loop that is central to understanding the metric's limitations.

Section 2: Year-by-Year Breakdown

In the tables below, NPI ranks 1–4 are labeled '#1 Seed' and ranks 5–8 are labeled '#2 Seed' to reflect the bracketing system used in the 2024–25 official NPI era. Color coding: green = champion, yellow = runner-up, blue = semifinal, light blue = quarterfinal.

2019 — What-If NPI | Champion: North Central (#15) | Runner-Up: UW-Whitewater (~#9)

Note: Middlebury (raw NPI #7) is NESCAC-ineligible and excluded from the eligible top 8. Chapman shifts to eligible #7; Mary Hardin-Baylor (raw NPI #9) becomes eligible #8.

CRITICAL FINDING: Both the champion and runner-up were outside the eligible NPI top 8. North Central (NPI #15) won the championship; UW-Whitewater (NPI #13) was also outside the eligible top 8. All four NPI #1-seed equivalents (ranks 1–4) were eliminated before the national semifinals. With the NESCAC correction applied, Mary Hardin-Baylor now appears as eligible #8 — and they actually reached the quarterfinals, making them the best-performing #2-tier team that year.

Team	NPI Rank	Seed Group	Deepest Round	Notes
Wheaton (Ill.)	1	#1 Seed	Quarterfinal	Beat Martin Luther 51-7, beat Central 49-13, lost QF to St. John's 33-34
Bridgewater	2	#1 Seed	Round 1	Lost R1 to Delaware Valley 22-30
Union (NY)	3	#1 Seed	Round of 16	Beat Case Western 24-21, lost R16 to Salisbury 41-62
Mount Union	4	#1 Seed	Round of 16	Beat Hanover 65-14, lost R16 to North Central 52-59
Muhlenberg	5	#2 Seed	Semifinal	Beat MIT 38-0, beat Brockport 42-0, beat Salisbury 24-8 QF, lost SF to North Central 15-45
Salisbury	6	#2 Seed	Quarterfinal	Beat SUNY-Maritime 83-0, beat Union 62-41, lost QF to Muhlenberg 8-24
Chapman	7	#2 Seed	Round of 16	Beat Linfield 68-65 3OT, lost R16 to St. John's 26-55
Mary Hardin-Baylor	8	#2 Seed	Quarterfinal	Raw NPI #9; Middlebury excluded (NESCAC). Beat Redlands 43-14, beat Huntingdon 42-6, lost QF to UW-Whitewater 7-26

The 2019 results reveal NPI's most glaring structural flaw: all four top-ranked teams were undefeated small-conference programs whose SOS fed back into each other. Wheaton (NPI #1) had a 10-0 record against an above-average schedule, but their conference opponents — including North Central, who had ONE loss (to Wheaton!) — were far better playoff performers. NPI ranked the team North Central beat (Wheaton) as #1, and failed to include the champion in its top 8 at all. With Middlebury correctly excluded, UMHB (NPI #9 → adjusted #8) does

appear in the top 8 and reached the quarterfinals — a partial credit for NPI's field quality in this year.

2021 — What-If NPI | Champion: Mary Hardin-Baylor | Runner-Up: North Central

NOTABLE: The champion (Mary Hardin-Baylor) was NPI #10 — outside the top 8 entirely. The runner-up (North Central) was NPI #4. NPI's #2 UW-Whitewater reached the semifinals (lost to UMHB 7-24), but #1 St. John's was eliminated in the Round of 16 by Linfield. Two of four top seeds reached at least the quarterfinals — a partial credit. But the metric completely missed the champion and the champion's own dominance going unrecognized at any level above #10.

Team	NPI Rank	Seed Group	Deepest Round	Notes
St. John's (MN)	1	#1 Seed	Round of 16	<i>Beat Lake Forest 41-14, lost R16 to Linfield 28-31</i>
UW-Whitewater	2	#1 Seed	Semifinal	<i>Beat Greenville 69-7, beat DePauw 45-0, beat Central 51-21 QF, lost SF to UMHB 7-24</i>
Mount Union	3	#1 Seed	Semifinal	<i>Beat Wash. & Lee 52-0, beat Johns Hopkins 45-35, beat Muhlenberg 35-29 OT QF, lost SF to NCC 13-26</i>
North Central	4	#1 Seed	Runner-Up	<i>CMU withdrew (COVID) R1, beat UW-La Crosse 34-20, beat RPI 55-6 QF, beat MtU 26-13 SF, lost Stagg Bowl to UMHB 24-57</i>
Cortland	5	#2 Seed	Round of 16	<i>Beat Springfield 26-21, lost R16 to RPI 21-14</i>
Linfield	6	#2 Seed	Semifinal	<i>Beat Redlands 44-10, beat St. John's 31-28 R16, lost QF to UMHB 24-49</i>
Lake Forest	7	#2 Seed	Round 1	<i>Lost R1 to St. John's 14-41</i>
Central (Iowa)	8	#2 Seed	Quarterfinal	<i>Beat Bethel 61-35, beat Wheaton 30-28, lost QF to UW-Whitewater 21-51</i>

Mary Hardin-Baylor was placed at NPI #10 because their American Southwest Conference schedule produced relatively modest SOS values. Yet they were arguably the most physically dominant team in D3 that year, winning the Stagg Bowl 57-24. This is a textbook example of NPI's SOS bias against teams from conferences with limited national NPI connections.

2022 — What-If NPI | Champion: North Central (NPI #6) | Runner-Up: Mount Union (NPI #7)

NOTABLE: Both the champion and runner-up came from the NPI #2 seed group (ranks 5–8). The entire NPI #1 seed group (ranks 1–4) was eliminated before the semifinals. Ithaca (#1) and Delaware Valley (#2) both lost in the quarterfinals. The NPI #6 and #7 teams played for the national championship. This is NPI's most dramatic what-if case of top-tier underperformance.

Team	NPI Rank	Seed Group	Deepest Round	Notes
Ithaca	1	#1 Seed	Quarterfinal	<i>Beat UMass Dartmouth 63-20, beat Springfield 31-20, lost QF to North Central 7-48</i>
Delaware Valley	2	#1 Seed	Quarterfinal	<i>Beat Gallaudet 59-0, beat Randolph-Macon 39-32, lost QF to Mount Union 6-22</i>
Alma	3	#1 Seed	Round of 16	<i>Beat Mt. St. Joseph 41-21, lost R16 to Aurora 26-48</i>
Linfield	4	#1 Seed	Round of 16	<i>Beat Pomona-Pitzer 51-24, lost R16 to Bethel 13-30</i>
Carnegie Mellon	5	#2 Seed	Round of 16	<i>Beat DePauw 45-14, lost R16 to North Central 7-28</i>
North Central	6	#2 Seed	CHAMPION	<i>Beat Lake Forest 50-0, beat CMU 28-7, beat Ithaca 48-7 QF, beat UMHB 49-14 SF, won Championship vs MtU 28-21</i>
Mount Union	7	#2 Seed	Runner-Up	<i>Beat Salisbury 51-0, beat Utica 45-7, beat Del Val 22-6 QF, beat Wartburg 34-31 SF, lost Championship 21-28</i>
Wartburg	8	#2 Seed	Semifinal	<i>Beat UW-La Crosse 14-6, beat St. John's 23-20, beat Aurora 45-17 QF, lost SF to Mount Union 31-34</i>

Ithaca, Del Val, Alma, and Linfield all had exceptional NPI scores built on undefeated or near-undefeated records against SOS-rich schedules. But North Central and Mount Union — two programs from the NPI 6–7 range playing in demanding conference ecosystems (CCIW/OAC) — outperformed every team ranked above them. The champion was ranked 6th. The runner-up was ranked 7th.

2023 — What-If NPI | Champion: Cortland (outside top 8) | Runner-Up: North Central (NPI #4)

NOTABLE: The champion (Cortland) was outside the NPI top 8 entirely — a third year out of four where the champion was not in NPI's top tier. NPI #4 (North Central) was the runner-up, reaching the Stagg Bowl. But NPI #1 (Susquehanna) lost in the First Round to Grove City (NPI #7), and the actual champion was not identified by the metric at all.

Team	NPI Rank	Seed Group	Deepest Round	Notes
Susquehanna	1	#1 Seed	Round 1	<i>Lost R1 to Grove City 20-21</i>
Johns Hopkins	2	#1 Seed	Quarterfinal	<i>Beat WestConn 62-20, beat Union 39-17, lost QF to Randolph-Macon 36-39</i>
Wartburg	3	#1 Seed	Semifinal	<i>Beat Illinois Col. 49-14, beat Whitworth 42-20, beat UW-Whitewater 31-28 QF, lost SF to NCC 27-34</i>
North Central	4	#1 Seed	Runner-Up	<i>Beat Belhaven 65-0, beat Trinity TX 71-28, beat UW-La Crosse 55-42 QF, beat Wartburg 34-27 SF, lost Championship 37-38</i>
Alma	5	#2 Seed	Quarterfinal	<i>Beat DePauw 32-17, beat Mount Union 24-20, lost QF to Cortland 41-58</i>
DePauw	6	#2 Seed	Round 1	<i>Lost R1 to Alma 17-32</i>
Grove City	7	#2 Seed	Round of 16	<i>Beat Susquehanna 21-20, lost R16 to Cortland 24-25</i>
Mount Union	8	#2 Seed	Round of 16	<i>Beat Alfred State 56-14, lost R16 to Alma 20-24</i>

Susquehanna's first-round exit is one of the most striking data points in this entire analysis. NPI's top-ranked team in 2023 lost in Round 1 to Grove City — the NPI #7 team. And even with North Central (NPI #4) reaching the Stagg Bowl, the actual champion Cortland was unranked in the NPI top 8. Three of four what-if years produced a champion outside NPI's top tier.

2024 — Official NPI (Year 1) | Champion: North Central (NPI #5) | Runner-Up: Mount Union (NPI #6)

For the first official NPI year, both the champion and runner-up came from the #2 seed group. NPI #1 (St. John's MN) was eliminated in the Round of 16 by Susquehanna. The defending champion Cortland (NPI #4) lost to Springfield in a stunning Round of 16 upset. Every #1 seed bracket host was eliminated before the Stagg Bowl.

Team	NPI Rank	Seed Group	Deepest Round	Notes
St. John's (MN)	1	#1 Seed (NPI 1-4)	Round of 16	Beat UW-La Crosse 24-13, lost R16 to Susquehanna 38-41
Hardin-Simmons	2	#1 Seed (NPI 1-4)	Round 2	Lost R2 to Mary Hardin-Baylor 13-17
Salisbury	3	#1 Seed (NPI 1-4)	Quarterfinal	Beat King's 33-13, beat Randolph-Macon 35-14, lost QF to Mount Union 17-38
Cortland	4	#1 Seed (NPI 1-4)	Round of 16	Beat Endicott 17-9, lost R16 to Springfield 28-40
North Central	5	#2 Seed (NPI 5-8)	CHAMPION	Beat Whitworth 42-17, beat Hope 41-21, beat Springfield 27-3 QF, beat Susquehanna 66-0 SF, won Championship vs MtU 41-25
Mount Union	6	#2 Seed (NPI 5-8)	Runner-Up	Beat John Carroll 42-7, beat CMU 24-19, beat Salisbury 38-17 QF, beat JHU 45-37 SF, lost Championship 25-41
DePauw	7	#2 Seed (NPI 5-8)	Round of 16	Beat Maryville 45-20, lost R16 to Johns Hopkins 9-14
Lake Forest	8	#2 Seed (NPI 5-8)	Round 2	Lost R2 to Bethel 21-48

North Central's championship from NPI #5 echoed the pattern seen in 2022 (NPI #6 won). The Cardinals' CCIW schedule — which features conference losses against NPI-ranked opponents — creates an SOS penalty that NPI's formula does not adequately offset. They were demonstrably better than the four teams ranked above them.

2025 — Official NPI (Year 2) | Champion: UW-River Falls (NPI #6) | Runner-Up: North Central (NPI #4)

In Year 2 of official NPI, the champion again came from the #2 seed group. NPI #1 (Mount Union) was eliminated in the Round of 16 by John Carroll in double overtime — the most shocking exit by an NPI #1 team in the dataset. JHU (NPI #7) made the semifinals in a stunning run. The Stagg Bowl was decided between NPI #6 and #4.

Team	NPI Rank	Seed Group	Deepest Round	Notes
Mount Union	1	#1 Seed (NPI 1-4)	Round of 16	<i>Beat Muhlenberg 49-7, lost R16 to John Carroll 7-10 (2OT)</i>
Wartburg	2	#1 Seed (NPI 1-4)	Round 2	<i>Lost R2 to Wheaton 24-28</i>
Christopher Newport	3	#1 Seed (NPI 1-4)	Round 2	<i>Lost R2 to Susquehanna 28-42</i>
North Central	4	#1 Seed (NPI 1-4)	Runner-Up	<i>Beat Hanover 38-6, beat UW-La Crosse 35-27, beat Bethel 35-21 QF, beat John Carroll 41-21 SF, lost Championship 14-24</i>
Bethel (MN)	5	#2 Seed (NPI 5-8)	Quarterfinal	<i>Beat Coe 51-26, beat UW-Platteville 35-24, lost QF to North Central 21-35</i>
UW-River Falls	6	#2 Seed (NPI 5-8)	CHAMPION	<i>Beat Chapman 58-7, beat St. John's 42-14, beat Wheaton 46-21 QF, beat JHU 48-41 SF, won Championship vs NCC 24-14</i>
Johns Hopkins	7	#2 Seed (NPI 5-8)	Semifinal	<i>Beat Springfield 34-14, beat Salisbury 45-13, beat Susquehanna 40-10 QF, lost SF to UW-River Falls 41-48</i>
Berry	8	#2 Seed (NPI 5-8)	Round of 16	<i>Beat LaGrange 18-14, lost R16 to Trinity TX 23-31</i>

UW-River Falls' championship from NPI #6 marked the second consecutive year that a #2 bracket seed won the title. UWRF's #6 NPI ranking with a 9-1 record — above several undefeated teams from weaker conference ecosystems — actually illustrates the SOS chain feedback loop running in the WIAC's favor. The WIAC's strong collective out-of-conference record in 2025 inflated every WIAC program's SOS credit, pushing UWRF above teams with cleaner records but weaker conference chains. This is the same mechanism that inflates MIAC and Centennial teams — UWRF simply happened to be the beneficiary rather than the victim. The Falcons' 24-14 Stagg Bowl win over North Central was authoritative.

Section 3: Aggregate Performance Analysis (All 6 Years)

Note: In 2024–25, 'NPI 1–4' = official #1 seeds; 'NPI 5–8' = official #2 seeds. In 2019–2023, the same groupings are applied retroactively.

NPI Ranks 1–4 Performance (#1 Seed Group)

Deepest Round	What-If (4 yrs, 16 slots)	NPI Era (2 yrs, 8 slots)	Total (24 slots)	% of NPI 1–4 Appearances
Champion	0	0	0	0%
Runner-Up	2 (2021, 2023 NCC)	1 (2025 NCC)	3	13%
Semifinal	4	1	5	21%
Quarterfinal	4	3	7	29%
Round of 16 or earlier	6	3	9	38%

Key observations — NPI ranks 1–4:

- Zero champions from 24 appearances (0%) — the NPI #1 seed group (ranks 1–4) has never produced a national champion across all six years of data.
- NPI ranks 1–4 have produced 3 runner-ups (North Central in 2021, 2023, and 2025 — all at NPI #4) but zero champions. Strikingly, the same team (NCC at #4) accounts for all three runner-up finishes from this tier.
- 54% of top-tier seeds (ranks 1–4) were eliminated in the Round of 16 or earlier — 13 of 24 appearances ended before the quarterfinals.
- NPI #1 overall has never won the championship in any year. In 2019 the #1 was Wheaton (QF exit); 2021 St. John's (R16 exit); 2022 Ithaca (QF exit); 2023 Susquehanna (Round 1 exit); 2024 St. John's MN (R16 exit); 2025 Mount Union (R16 exit).
- The NPI #1 team has never advanced beyond the quarterfinals in any year — eliminated before the final four in all six seasons analyzed.

NPI Ranks 5–8 Performance (#2 Seed Group)

Deepest Round	What-If (4 yrs, 16 slots)	NPI Era (2 yrs, 8 slots)	Total (24 slots)	% of NPI 5–8 Appearances
Champion	1 (2022 NCC)	2 (2024 NCC, 2025 UWRF)	3	13%
Runner-Up	1 (2022 MtU)	1 (2024 MtU)	2	8%
Semifinal	2	1	3	13%

Deepest Round	What-If (4 yrs, 16 slots)	NPI Era (2 yrs, 8 slots)	Total (24 slots)	% of NPI 5–8 Appearances
Quarterfinal	2	3	5	21%
Round of 16 or earlier	10	1	11	46%

Key observations — NPI ranks 5–8:

- 3 champions from 24 appearances (13%) vs. 0 from ranks 1–4. The #2 seed group is the only tier that has produced champions — all three NPI-tracked champions (2022 NCC #6, 2024 NCC #5, 2025 UWRF #6) came from this group. Note: the 2019, 2021, and 2023 champions were outside the top 8 entirely and do not appear in either group's totals.
- In the official NPI era (2024–25), the #2 seed group produced both national champions — a 100% NPI-era champion rate from NPI 5–8.
- 46% of #2 seed appearances ended in the Round of 16 or earlier (11 of 24), reflecting the wide competitive spread within this tier.
- NPI 5 and 6 specifically have been the champion source: North Central NPI #6 (2022), North Central NPI #5 (2024), UW-River Falls NPI #6 (2025). The metric's 5th and 6th ranked teams have driven 3 of 6 championships.

Section 4: NPI's Demonstrated Strengths

Strength 1: Broad Field Quality (Most Champions in Top 8)

In three of six years, the national champion ranked within NPI's top 8: North Central at NPI #6 (2022), #5 (2024), and UW-River Falls at NPI #6 (2025). In three years — 2019 (North Central #15), 2021 (Mary Hardin-Baylor #10), and 2023 (Cortland, outside top 8) — the champion was not in NPI's top tier at all. The three misses are all what-if years, which is meaningful context: official NPI has correctly included the champion in its top 8 in both years it has been used.

However, 'in the top 8' is a low bar when the metric is used for seeding. In both official years the champion was ranked 5th or 6th — inside the top 8 but below the bracket's designated #1 seed tier.

Strength 2: Objectivity and Auditability

NPI's greatest practical advantage over the committee era is transparency. Every team is evaluated on the same formula. Disagreements with rankings can be traced to specific inputs — win percentage, SOS chains, quality win bonuses. Committee decisions often lacked this explainability. The shift from opaque subjective judgment to a formula-based system is a genuine governance improvement, even when the formula's outputs are imperfect.

Strength 3: Scheduling Incentives

NPI's SOS-heavy weighting (60%) creates structural incentives for programs to schedule challenging opponents. In the committee era, teams could schedule soft schedules, go undefeated, and earn favorable seeding. NPI penalizes this strategy. The long-term effect — programs across D3 increasingly seeking quality non-conference opponents — is a genuine competitive health benefit for the division, regardless of short-term ranking accuracy.

Strength 4: Consistency in Identifying Competitive Tiers

While NPI struggles to correctly order teams within its top tier, it has been reliable in identifying a broad group of legitimately competitive teams. The NPI top 8 in any year contains teams capable of deep tournament runs. In all six years, the champion came from within the first two seed tiers (NPI 1–8 in four of six years, and just outside in two what-if years where NPI was retroactively applied).

Section 5: NPI's Demonstrated Weaknesses

Weakness 1: The Champion Has Never Been NPI #1

Across all six years of data, the NPI #1-ranked team has never won the national championship. Their results:

Year	NPI #1 Team	Deepest Round	Who Actually Won
2019 (What-If)	Wheaton (Ill.)	Quarterfinal	North Central (NPI #15)
2021 (What-If)	St. John's (MN)	Round of 16	Mary Hardin-Baylor (NPI #10)
2022 (What-If)	Ithaca	Quarterfinal	North Central (NPI #6)
2023 (What-If)	Susquehanna	Round 1	Cortland (outside NPI top 8)
2024 (Official)	St. John's (MN)	Round of 16	North Central (NPI #5)
2025 (Official)	Mount Union	Round of 16	UW-River Falls (NPI #6)

The NPI #1 team has never reached the national semifinals in any year analyzed. In 2021, St. John's (NPI #1) was eliminated in the Round of 16 by Linfield. In 2023, Susquehanna (NPI #1) lost in Round 1 to Grove City. In 2025, Mount Union (NPI #1) lost in the Round of 16 to John Carroll in double overtime. In four of six years, the #1 team was eliminated before the final four. A metric whose top-ranked team has zero championships and has never reached the semifinals is not effectively identifying the best team in college football.

Weakness 2: The SOS Feedback Loop

NPI's 60% SOS weighting creates a compounding problem: teams in conferences where multiple programs have high NPI scores benefit from a self-reinforcing feedback loop. When two high-NPI-conference teams play each other, both benefit from the quality of opposition regardless of outcome. This inflates NPI values for entire conference networks simultaneously.

The most affected conferences in D3 football include the MIAC (St. John's, Bethel, Concordia-Moorhead), the Centennial (Johns Hopkins, Susquehanna through 2022, Muhlenberg), and NACC (Aurora, Wheaton, North Central). When all teams in one of these networks are undefeated in October, their NPI values cascade upward together — creating an NPI 'bubble' that may not reflect actual national competitiveness.

The WIAC illustrates how this mechanism can also work in a champion's favor. In 2025, UW-River Falls ranked NPI #6 with a 9-1 record, above several undefeated teams from conferences with weaker SOS chains. The WIAC's collective out-of-conference performance that year inflated every WIAC program's SOS credit — including UWRF's — producing a #6 ranking that outpaced teams with objectively stronger win-loss records but weaker conference ecosystems. The SOS feedback loop is not inherently punitive or rewarding; it amplifies whatever competitive reputation a conference has built through its collective scheduling, regardless of whether that reputation accurately reflects the current year's actual balance.

The 2019 and 2023 examples are the starkest: Wheaton (#1) and Susquehanna (#1) were SOS-beneficiaries from their respective conference ecosystems who proved unable to compete at the national quarterfinal or first-round level respectively.

Weakness 3: Conference SOS Inequality — The Structural Ceiling Problem

The SOS feedback loop operates in both directions. Programs from conferences with limited national NPI connections face a structural ceiling on their NPI score regardless of their actual quality — and teams in high-NPI-chain conferences can rank above their record alone would suggest. The clearest example in this dataset is Mary Hardin-Baylor (ASC): a team that won the 2021 Stagg Bowl 57-24 was ranked #10 nationally because the American Southwest Conference does not produce the dense NPI chain credit that the CCIW, OAC, MIAC, or Centennial generate. Similarly, programs from the Northwest Conference — home to Linfield — face a lower SOS ceiling than midwestern power conference teams, meaning an NWC champion must compensate with a near-perfect record simply to reach the same NPI tier as a CCIW or OAC team with a comparable schedule quality.

Weakness 4: Conference Loss Penalty for Elite Teams in Competitive Leagues

North Central's repeated underranking (NPI #6 in 2022, #4 in 2023, #5 in 2024) reflects a different SOS problem: teams that play in ultra-competitive conferences (CCIW) face high-NPI opponents week after week. Even when winning, the win-percentage credit they receive for beating a top opponent is not proportionally greater than what a weaker team gets for beating a lesser one — while the SOS chains within these tighter conference networks do not cascade as broadly as in conferences with more NPI-dense membership.

North Central has won three national championships across the six eligible seasons since 2019 (winning in 2019, 2022, and 2024). In none of those years was NPI above #4 (in 2024, they were #5). The formula systematically undervalues the program that has demonstrably been the best team in D3 football across this era.

Weakness 5: Two Consecutive Official-Era Champions from #2 Seed Group

The pattern that emerged clearly in the what-if years (2022 especially) has now repeated in both official NPI years: the national champion is a #2 bracket seed. In 2024, North Central (NPI #5). In 2025, UW-River Falls (NPI #6). These were not marginal champions — both won their Stagg Bowls decisively and were arguably the most complete teams in the bracket.

For a seeding system that determines bracket structure and home field advantage, consistently placing the eventual champion as a #2 seed is a material failure. The bracketing system works against the champion in their own bracket by pairing them against a #1 seed in the quarterfinals — a hurdle they have cleared in both official NPI years, but which represents an unfair structural disadvantage rooted in the formula's miscalibration.

Section 6: NPI Era vs. Committee Era — Comparative View

Metric	What-If NPI (2019–2023)	Official NPI (2024–25)
Champion was NPI #1	0 of 4 years (0%)	0 of 2 years (0%)
Champion was NPI top-4	0 of 4 years (0%)	0 of 2 years (0%)
Champion was NPI top-8	1 of 4 years (25%)	2 of 2 years (100%)
Champion's NPI rank (when in top 8)	NPI #6 (2022 only)	NPI #5 & #6 (2024–25)
NPI #1 team deepest round	SF once, QF twice, R1 once	QF once, R16 once
Stagg Bowl — both teams NPI top-4	0 of 4 years (0%)	0 of 2 years (0%)
Stagg Bowl — both teams NPI top-8	1 of 4 years (2022)	1 of 2 years (2025: #4 vs #6)
#1 seed (NPI 1–4) championship %	0 of 16 slots (0%)	0 of 8 slots (0%)
#2 seed (NPI 5–8) championship %	1 of 16 slots (6%)	2 of 8 slots (25%)

The most striking finding in the table: the NPI #1 seed group (ranks 1–4) has produced zero champions across all six years in both eras. Every champion in the NPI top 8 came from the #2 seed group (ranks 5–8). And in three of the four what-if years, the champion was outside the top 8 entirely — meaning the NPI formula failed to include the eventual champion in its top tier at all.

Section 6b: Committee Era Seeding vs. What-If NPI — Year-by-Year Comparison

For the four what-if years (2019–2023), we can directly compare how the actual selection committee seeded teams against where NPI would have placed them. The committee used regional rankings, human judgment, and geography to build brackets; NPI uses a formula. The comparison reveals where each system did better — and worse — at identifying the true contenders.

Year	Committee #1 Seeds	NPI Top-4 (What-If)	Verdict
2019	UMHB, Mount Union, Salisbury, Wheaton	Wheaton, Bridgewater, Union (NY), Mount Union	Committee advantage: NPI's #2 (Bridgewater) and #3 (Union) both lost R16. With NESCAC exclusion applied, UMHB is NPI #8 and reached QF — partial NPI credit. But champion (NCC #15) still missed entirely.
2021	North Central, UW-Whitewater, St. John's, Mount Union	St. John's, UW-Whitewater, Mount Union, North Central	Essentially identical top-4. Both systems missed UMHB (#2 committee seed, NPI #10). Push.
2022	North Central, St. John's, Mount Union, Trinity TX	Ithaca, Del Val, Alma, Linfield	Major committee advantage: correctly identified NCC (#1) and Mount Union (#1). NPI's top-4 were all eliminated before semis.
2023	UW-La Crosse, Wartburg, Mount Union, Johns Hopkins	Susquehanna, Johns Hopkins, Wartburg, North Central	Committee advantage: didn't crown Susquehanna #1 (lost R1). NPI ranked them #1 overall. Both missed champion Cortland.

2019: Committee Wins Decisively

The committee's four #1 seeds were UMHB (reached QF), Mount Union (reached SF), Salisbury (reached QF), and Wheaton (reached QF). Three of four reached the quarterfinals or beyond — an excellent hit rate. The champion (North Central) was correctly placed in the bracket as a competitive at-large team, seeded #4 in the Mount Union bracket.

NPI's top-4 were Wheaton, Bridgewater, Union (NY), and Mount Union. Two of those four — Bridgewater and Union — lost in the Round of 16. The champion North Central was NPI #15 and wouldn't have received any seeding benefit whatsoever. NPI badly missed both the champion and runner-up entirely. The committee, by contrast, placed the champion (NCC) as a #4 seed in the Mount Union bracket — not a top seed, but at least in the field with a viable path — while NPI would have left them well outside the top 8. Both the Stagg Bowl participants (NCC and UWW) were in the committee's bracket as competitive seeds; under NPI, neither would have been protected seeds at all.

2021: A Draw — Both Systems Agreed and Both Missed the Champion

This is the only year where the committee's four #1 seeds (North Central, UW-Whitewater, St. John's, Mount Union) and NPI's top-4 (St. John's, UW-Whitewater, Mount Union, North Central) are essentially the same group — just in different order. Both systems correctly identified the four strongest conference champions and placed the eventual runner-up (North Central) as a top seed.

Both also missed the champion. UMHB was NPI #10 and the committee placed them as a #2 seed in the St. John's bracket. As a #2 seed, the committee at least gave them appropriate competitive seeding — better than NPI's #10 — but neither system came close to identifying them as the championship favorite. This is the year that reveals a shared blind spot: UMHB's American Southwest Conference schedule didn't generate the regional or formula-based markers that either system valued.

2022: Committee Wins — Its Most Decisive Advantage

This is the starkest contrast in the dataset. The committee's four #1 seeds were North Central, St. John's, Mount Union, and Trinity TX. North Central (champion) and Mount Union (runner-up) were both #1 seeds. The Stagg Bowl was a matchup of two committee #1 seeds — the best possible outcome for a seeding system.

NPI's what-if top-4 were Ithaca, Delaware Valley, Alma, and Linfield — none of whom were committee #1 seeds, and none of whom advanced past the quarterfinals. North Central was NPI #6 and Mount Union was NPI #7. The committee's regional knowledge and human judgment correctly elevated both programs over a group of undefeated small-conference teams whose NPI scores were inflated by favorable SOS chains. This is the clearest example of human evaluation outperforming the formula.

2023: Committee Has an Edge on Susquehanna; Both Miss Cortland

NPI crowned Susquehanna #1 overall. The committee was more skeptical — they placed Susquehanna as a #2 seed in the Mount Union bracket, with Mount Union as the #1 seed. That was the more accurate assessment: Susquehanna lost in Round 1 to Grove City. NPI's #1 ranking of Susquehanna represents a significant miscalibration that the committee's experienced evaluators avoided.

However, neither system came close to identifying Cortland as the eventual champion. The committee seeded Cortland #6 in the Mount Union bracket — deep enough that they had to beat five teams ranked above them to win the title, which they did. NPI didn't have Cortland in its top 8 at all. In this case, the committee at least got Cortland into the bracket in an appropriate seed position, while NPI provided no predictive value for the champion.

The committee also correctly placed North Central as a #2 seed in UW-La Crosse's bracket — though notably, D3football.com's bracket capsule labeled them as "Apparently No. 2," reflecting widespread criticism that NCC deserved a #1 seed. NPI had them at #4. Neither system identified them as the overall top contender, but the committee at least gave them the more appropriate seeding.

Overall Scorecard: Committee vs. NPI (What-If Years)

Year	Champion Identified?	Champion Seeded?	Better System
2019	Neither (NCC #15 NPI; #4 committee)	Committee (#4 seed)	Committee — 3 of 4 #1 seeds reached QF+; NPI's #2 and #3 lost R16
2021	Neither (UMHB NPI #10; committee #2)	Committee (#2 seed)	Push — identical top-4; both missed champion by similar margin
2022	Committee (#1 NCC); NPI missed (#6)	Committee (#1 seed)	Committee — Stagg Bowl was two committee #1 seeds; NPI top-4 all out early
2023	Neither (Cortland NPI unranked; #6 committee)	Committee (#6 seed)	Committee (edge) — didn't crown Susquehanna #1; NPI did, and they lost R1

Across all four what-if years, the committee outperformed NPI in three (2019, 2022, 2023) and tied in one (2021). The committee's key advantages were: (1) correctly identifying North Central and Mount Union as top seeds in 2022 when NPI placed them 6th and 7th; (2) using contextual judgment to avoid crowning Susquehanna #1 in 2023; and (3) placing the champion within the top half of their bracket in all four years, even when it couldn't predict the champion outright.

NPI's primary advantage — objectivity and consistency — did not translate into better predictive accuracy in the what-if period. Its SOS feedback loops elevated small-conference undefeated teams (Bridgewater, Union, Ithaca, Del Val, Alma, Susquehanna) over battle-tested programs from competitive conferences, producing top-4 groups that performed poorly in the bracket.

The fairest summary: the committee was better at identifying who was truly dangerous. NPI was better at being consistent and immune to politics. Whether the accuracy advantage the committee held in these four years outweighs the transparency and objectivity benefits of NPI is a values judgment — but the data is clear about which system produced more accurate top-tier rankings.

Section 7: The North Central Factor — A Dynasty Systematically Underranked

North Central College is the defining program of this era, reaching the Stagg Bowl in all six years analyzed (2019, 2021, 2022, 2023, 2024, 2025) and winning three national championships (2019, 2022, 2024). They finished runner-up in 2021, 2023, and 2025. Their NPI rank across these years:

Year	NPI Rank	Actual Result	Implication
2019	#15 (outside top 8)	CHAMPION	NPI missed the eventual champion entirely
2021	#4	Runner-Up	Best result for NPI — #4 reached final
2022	#6	CHAMPION	Champion ranked 6th; all top-5 teams eliminated earlier
2023	#4	Runner-Up	Lost Stagg Bowl 38-37 to Cortland — NPI #1 Susquehanna lost R1
2024	#5	CHAMPION	Official NPI: champion ranked 5th (#2 seed)
2025	#4	Runner-Up	Runner-up ranked 4th; NPI #1 lost in R16

The single most important finding in this entire analysis: NPI has never ranked North Central higher than #4 in a year they won the championship, and in their inaugural title season (2019) ranked them #15. The program that has won more Stagg Bowls than any other in this era is systematically undervalued by the very formula that was supposed to identify the best teams.

The mechanism is clear: North Central has not suffered a regular-season loss since falling to Wheaton 35-21 in 2019 — NPI's own #1 team that year, in a game that itself illustrates the formula's contradiction. Since that loss, NCC has been undefeated in the regular season across every season analyzed. Yet NPI has ranked them no higher than #4 in a championship year, and as low as #5 (2024) and #6 (2022). An undefeated team that has won three national championships cannot be underranked due to conference losses — there are none. The underranking traces entirely to SOS: NCC's CCIW schedule, while competitive, does not generate the same NPI-chain multiplier effect as teams from the MIAC, Centennial, or OAC networks. The formula sees NCC's schedule as merely good when it is in fact excellent — because the SOS ecosystem surrounding the CCIW does not cascade NPI credit the way those other networks do.

Section 8: The Case for Reform — Structural Gaps and a Path Forward

NPI is a genuine improvement over the committee era. It is objective, auditable, and consistently identifies a competitive field. But six years of data expose structural gaps that are not minor calibration issues — they are fundamental mismatches between how the formula works and how D3 football actually operates. This section synthesizes those gaps and proposes a grounded reform agenda.

The Football Data Problem: Why Football NPI Is Different

The single most important context for evaluating NPI football is how different it is from every other sport that uses NPI. Most D3 sports using NPI apply a Win%/SOS dial of 15-25% Win% and 75-85% SOS — dramatically more SOS-heavy than football's 40/60 split. The reason other sports can do this is simple: they have far more data. A D3 basketball team plays 20-28 games; a baseball team plays 30-45. Each additional game reduces statistical noise and makes SOS a more reliable signal.

D3 football teams play 9-10 regular-season games — never more. That is not enough results to make a 60% SOS weighting statistically robust. With so few data points, who you played matters enormously in the formula — but it also means that one or two unusual results, or the specific NPI values of a handful of opponents, can swing a team's ranking dramatically. Football's NPI is built on the statistical foundation of other sports without accounting for the reality that football provides roughly one-third the data. The 40/60 dial, while already more balanced than other sports, may still over-lean on SOS given this constraint.

The SOS Feedback Loop

With only 9-10 games, conference schedule concentration is near-total for most programs. A CCIW team plays 7-8 conference games, leaving 1-2 non-conference opportunities. The NPI values of those 7-8 conference opponents essentially determine their SOS — and when those conference opponents are themselves playing each other, their NPI values are mutually dependent. High-NPI conferences generate self-reinforcing credit chains. Programs from conferences with lower NPI density face a structural ceiling regardless of actual competitive quality.

This is not a flaw unique to football NPI, but it is amplified by football's small sample size. The 2019 result — where Wheaton, Bridgewater, Union (NY), and Mount Union occupied the top-4 as undefeated small-conference programs while North Central (who went on to win the championship) ranked #15 — is the clearest example of SOS feedback producing rankings that bear little relationship to competitive reality.

The QWB Binary: Football's Most Misaligned Component

The Quality Win Bonus applies only when an opponent clears an NPI threshold of approximately 54.00 — roughly the top 20% of D3 programs. Below that threshold, wins contribute only SOS credit. Above it, all qualifying wins receive the same bonus regardless of opponent quality or game outcome. This binary structure creates two concrete problems that are particularly acute in football.

First: a one-point loss to the #1 team in D3 football is worth exactly the same as a forfeit loss — zero QWB credit, SOS credit only. A team that plays the toughest possible opponent and

loses by a field goal has received no formula recognition for the quality of that performance. With only 9-10 games per season, one such loss can meaningfully depress a team's ranking even though it is arguably the most informative single result on their schedule.

Second: within the qualifying threshold, all wins are equal. A dominant 49-7 win over the #8 team nationally earns the same QWB credit as a 17-16 escape against the #55 team, provided both opponents clear the threshold. Football's NPI cannot distinguish North Central beating a CCIW rival by five touchdowns from any other program's narrow win over a threshold-clearing opponent.

What Margin of Victory Can and Cannot Do

Adding margin of victory to QWB calculations is the most commonly proposed reform — and it has real merit, but also real constraints that the D3 community takes seriously. The principal objection is valid: rewarding margin of victory creates incentives to run up the score, which conflicts with D3's educational mission and sportsmanship values. Any margin component must therefore be capped.

A 25-point cap — already used by some rating systems — addresses the sportsmanship concern effectively. Wins by more than 25 points receive no additional credit beyond the 25-point level. This means that a 48-7 blowout and a 45-20 win over the same opponent earn the same score, while a 21-17 win over that opponent earns somewhat less. Below 25 points, margin is informative; above 25, it is capped. This approach has precedent and is defensible.

A complementary reform — quality loss credit — addresses the other gap. Teams that lose by one score (8 points or fewer) to opponents above a high NPI threshold (say, top 25 nationally) would receive partial QWB recognition, perhaps 30-50% of what a win would earn. Losses by 9-17 points to the same elite tier could earn a smaller credit. This is not a radical idea: it is simply acknowledging that a near-miss against an elite opponent is more meaningful information than a comfortable win over a weak one. Both reforms together would substantially improve NPI's ability to distinguish between teams that play competitive football against strong opponents and teams that accumulate wins against middling schedules.

Conference Normalization: The Level Playing Field Problem

Because football schedules are so conference-concentrated, the NPI density of a team's conference is effectively a fixed structural variable — not something a program can fully control through scheduling decisions. A team in the ASC, UMAC, or Northwest Conference will always face a different baseline NPI environment than a team in the CCIW, OAC, or MIAC, regardless of how aggressively they pursue quality non-conference games.

Conference-normalized SOS would calculate each team's SOS relative to a conference-adjusted baseline rather than an absolute national value. This levels the playing field for programs from lower-NPI conferences without eliminating the incentive to schedule quality non-conference opponents — which would still generate above-baseline credit. Mary Hardin-Baylor winning the 2021 championship from NPI #10, despite being demonstrably the most dominant team in D3 that season, is the clearest illustration of what conference normalization could correct. Their ASC schedule simply did not produce the NPI chain credit that northern conference networks generate.

The Win% Dial: A Modest Shift, Not a Revolution

Given football's small sample size, the case for shifting the dial slightly toward Win% is real but should not be overstated. Moving from 40/60 to 45/55 or 50/50 would reduce SOS feedback-loop amplification without eliminating the scheduling incentive that is one of NPI's genuine achievements. Analysis of alternative dial settings suggests a more balanced split would reduce the feedback-loop amplification that inflates SOS-rich conference networks.

However, a dramatic shift toward Win% — say, 60/40 or higher — would undermine NPI's most important structural achievement: creating a reason for programs to seek out difficult opponents rather than pad records against weak schedules. The goal is not to reward winning at all costs, but to ensure that the SOS component reflects actual football reality rather than conference-network topology. A modest rebalancing, combined with QWB reform and conference normalization, would accomplish more than a large dial shift alone.

The Hybrid Question: NPI for Selection, Human Panel for Seeding

The data presents a strong case that NPI's most reliable function is broad field selection — identifying the 40 teams that deserve a playoff berth. Its least reliable function is fine-grained ordering within the top 8, where the difference between #4 and #5 determines bracket quadrant and home field. A hybrid approach where NPI governs selection and a small, accountable human panel adjusts only the top-8 seedings would preserve the objectivity benefits at the inclusion level while allowing expert correction at the highest-stakes level.

The counterargument — that any human involvement reintroduces the political pressures NPI was designed to eliminate — is legitimate. The response is that a narrow mandate (top-8 seeding adjustments only, with published reasoning required) is far less susceptible to political influence than a full committee selection process. And the data shows that the human committee in the what-if years outperformed NPI's top-4 identification in three of four years. Some human judgment, properly constrained, improves the outcome.

A Prioritized Reform Agenda

Combining these considerations, a realistic reform agenda for D3 football NPI would prioritize the following, roughly in order of impact and feasibility:

- **QWB Reform (Highest Priority):** Introduce tiered opponent quality thresholds (replacing the single binary cutoff), add capped margin-of-victory credit (25-point cap), and add partial quality loss credit for close losses against elite opponents. These changes address the most glaring disconnect between the formula and football reality without requiring structural changes to the dial settings.
- **Conference-Normalized SOS (High Priority):** Adjust SOS calculations to account for conference NPI environment, so that programs from lower-NPI conferences are not structurally penalized relative to teams playing identical schedules in higher-NPI network conferences. This is the most important fix for geographic and conference equity.
- **Modest Win% Dial Shift (Medium Priority):** Move from 40/60 to 45/55, reflecting football's smaller sample size relative to other NPI sports. This is a meaningful but not transformative change — its value comes from reducing SOS-feedback amplification at the margins, not from rewriting the formula's philosophy.
- **Recency Weighting (Lower Priority):** Weight late-season games more heavily than early-season games to better capture which teams are peaking. This is a refinement rather than a structural fix, but it aligns the formula more closely with playoff-readiness evaluation.

- Hybrid Oversight (Conditional): Consider a narrow human-panel mandate limited to top-8 seeding adjustments, with required public reasoning. This is the most politically sensitive option and should be considered only if formula reforms prove insufficient after several more years of data.

None of these reforms requires abandoning NPI. All of them preserve its core advantages — objectivity, auditability, and scheduling incentives — while addressing the specific mismatches between the formula's design and D3 football's competitive realities. The data from six years of verified rankings and bracket outcomes provides the empirical foundation to pursue these reforms with precision rather than guesswork.

Section 10: Conclusion

Using verified NPI rankings from d3fbhuddle.com across all six years, the picture that emerges is clearer — and more challenging for NPI advocates — than previously recognized.

The NPI #1 team has never won the national championship. In three of six years, the eventual champion was not in the NPI top 8. In the two official NPI years, the champion ranked 5th and 6th. The NPI #1 seed group (ranks 1–4) has produced zero champions across all six years — only runner-ups. The metric's most consequential error is its consistent underranking of North Central College — the program that has won three of the last six eligible championships — due to structural penalties related to conference competition and SOS calculation.

None of this means NPI is without value. It represents a genuine improvement over opaque committee decisions. It brings objectivity, accountability, and scheduling incentives to a system that previously had none. It consistently identifies a broad competitive field from which champions emerge.

But the data is unambiguous: NPI does not reliably identify the best team. It identifies a competitive tier and misorders teams within it — particularly at the very top. The 60% SOS weighting creates feedback loops that systematically favor conference-network beneficiaries over teams from different scheduling environments, regardless of actual competitive quality.

The path forward is refinement, not abandonment. The dial settings, normalization methodology, and potential hybrid oversight mechanisms all offer avenues to correct the formula's demonstrated weaknesses while preserving its core advantages. With six years of data now in hand — including two years of official application — the D3 community has everything it needs to have that conversation with rigor and specificity.