

# Competitive Intelligence



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Gathering, analyzing, and applying superior competitive intelligence is one of the most critical factors in successful insurance operations. Proactive monitoring of the competition is essential in reducing response time to shifting markets and competitor moves. Industry leaders must be able to quickly adapt and develop new product strategies in order to extend their competitive edge.

Perr&Knight's competitive intelligence services provide our clients with the most cost effective solution for staying ahead of the curve and developing timely, profitable products. In fact, over 90% of U.S. property & casualty insurers use our services to aggressively monitor their competition, track market conditions and make informed business decisions.

## RATEFILINGS.COM

Perr&Knight has remained the insurance industry's premier resource for competitor filings for more than 15 years, making more than 1,500,000 rate, rule and form filings available to our customers through RateFilings.com.

New filings are added daily, with more than 24,000 new filings added every month. In the rare event that a filing is not in our database, Perr&Knight can research and obtain any publicly available filing upon request.

## COMPETITOR FILINGS

Monitor, access and download more than 1,500,000 filings from all jurisdictions and lines of business.

- **BASIC ACCESS** - Users can search for filings free of charge, and download them at a modest per page fee.
- **PREMIER ACCESS** - Users extend the value of RateFilings.com with expanded search options and results, the ability to create customized Filing Monitors, automated e-mail notifications, free filing previews, and discounted per page charges.
- **PREMIER ACCESS PLATINUM** - Provides the benefits of Premier Access plus the ability to download any filing in our database for free. Our database contains filings in many states dating back to the 1990s. In addition, subscribers have free access to download all filings that are added to our database for 12 months going forward from the time the subscription begins.
- **COMP PRO (COMPETITIVE ONLINE MONITORING PROGRAM)** - Users are able to monitor the complete filing activity of key competitors for a fixed annual fee, by providing Perr&Knight with a list of their competitors, product lines and states. Filings are delivered on a monthly basis, or more frequently in some states. We guarantee that user libraries will contain all filings that fit their criteria, and filings can be downloaded at no additional per page charge.
- **ANNUAL STATEMENTS** - Perr&Knight can provide Annual State Filings for any insurance company. Available sections include: Statement Pages, Actuarial Opinion, Key Annual Statement Pages, Management Discussion and Analysis, Reinsurance Attestation Supplement, Other Annual Statement Pages, and Investment Annual Statement Pages. Users can purchase complete annual statement filings or only the sections that they need.

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- **HOT FILING ALERTS** - Users can sign up for Perr&Knight's Hot Filing Alerts at no charge. The Hot Filing Alerts keep users notified when popular filings become available.

## COMPETITOR ANALYSIS

Access an extensive research library covering all major competitors and lines of business.

- **MANUAL LIBRARIES** - Perr&Knight is the industry's most trusted source for maintaining current and historical competitor rate and rule manuals and form libraries. Subscribers to this service save time by relying on our team of dedicated analysts to quickly assemble complete manuals and form libraries for nearly any state or line of business, and enjoy substantial cost savings by avoiding the need to purchase and sift through a multitude of competitor filings on their own.

Further, we provide updates as they become available in order to ensure that our clients stay current on competitor products. Subscribers can access their libraries directly through RateFilings.com, and receive automatic alerts when our analysts update the manuals and libraries.

- **COVERAGE COMPARISONS** - As the number of competitor filings continues to grow, so too does the burden for insurers to extract, aggregate and analyze critical competitor information from an ever-growing multitude of filings. To help our clients stay abreast of frequent competitor coverage changes, Perr&Knight is introducing Coverage Comparisons to our expanding suite of advanced, analytical Competitive Intelligence services.

Coverage Comparisons contrast key coverage provisions of the largest insurance companies writing a particular product line in a given state. Comparisons spotlight key differences among over one hundred points of comparison, including important emerging coverage issues such as green technology upgrades and identity theft protection.

- **RATEWATCH** - RateWatch monitors rate change activity by state and company for the top 10 insurance groups. There are two available publications for RateWatch, the State Report and the Company Report. Each report contains five-year history of rate change activity, weighted average rate change for the state or company, and market share information.

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## ABOUT US

Perr&Knight is a leading provider of insurance support services and a strategic resource that companies utilize to reduce their fixed costs while increasing the efficiency and value of their insurance operations. Perr&Knight's insurance support services include Actuarial Consulting, Competitive Intelligence, Data Services, Insurance Technology and Regulatory Compliance.

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