



THE LATEST INSIGHTS ON INSURANCE

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RECENT BLOG POSTS



STREAMLINING COMPLIANCE: MANAGING BUREAU CHANGES THROUGH AUTOMATION

Staying updated with bureau changes is crucial for insurance companies. Non-compliance carries significant risk of adverse consequences, including legal issues and financial penalties. Here are insights from our insurance compliance services team on how to use time-saving automation tools like Bureau Monitor to reduce the risk of slipping into non-compliance.

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NAVIGATING RISING INSURANCE PREMIUMS: EXPLORING FOUR ALTERNATIVE OPTIONS FOR BUSINESSES

In today's volatile market, businesses often face the challenge of rising insurance premiums, which can significantly impact their bottom line. In this blog, we delve into four viable options we have identified over decades of actuarial consulting: self-insuring, forming a captive insurance company, creating a risk retention group or risk purchasing group, and starting a traditional insurance carrier.

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MGA LICENSING: IT'S NOT WHAT YOU THINK

The term "Managing General Agent (MGA)" is used frequently in the insurance industry – but not always correctly. Misclassification is more than just a semantic error. This article outlines the true definition of the term and what is required to become licensed as an MGA.



HOW IS A "LOSS PICK" DERIVED? (AN ACTUARY'S PERSPECTIVE)

The term "loss pick" is used very loosely in the insurance industry and is not well defined. The expert actuaries at Perr&Knight are here to clarify the definition and provide more insight into how loss picks are derived. Learn more in this blog.

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SPECIAL ANNOUNCEMENTS

Perr&Knight's Expertise Showcased at AICP

We will have a strong presence at this year's AICP Annual Conference, taking place on September 15-18th at the JW Marriott in Indianapolis, IN. Managing Principal **Scott Knight**, Director, Enterprise Software Solutions **Patrick Light**, Consulting Actuary **Michael Goldman**, and State Filings Manager **Ashley Allen** will all be attending! Set up some time in advance with us or make sure to swing by and catch up with us in the booth—we'll see you in Indy!

In addition, we are pleased to be able to participate in an invited expert panel discussion, and we will also be hosting a live product presentation at the show. On Tuesday, September 17th, at 10:15 am, Patrick Light will lead a presentation focusing on our Enterprise Software Solutions, including the industry-leading, cloud-based [StateFilings.com](#). Later in the afternoon at 2:00 pm, Michael Goldman will participate in the panel discussion, "Cat Modeling and Product Rate and Form Development (P&C)." Don't miss these two live events at this year's show!

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Upcoming...

Global InsurTech Summit USA

We are excited to be attending this year's Global InsurTech Summit USA, taking place on September 19th at Ease 605, New York City. Director of Business Development **Dean Ferdico**, Consulting Actuary **Mike Covert**, and Actuarial Consultant **Kyle Firth** will all be in attendance. With just one day jam-packed with meetings, be sure to reach out to us in advance to chat with us at the Summit!

129th Annual NAMIC Convention

Director of Business Development **Dean Ferdico** and Product Design Director **Scott Whitaker** will both be in attendance at NAMIC's historic 129th Annual Convention, taking place September 22-25 at the Gaylord Rockies Resort & Convention Center in Denver, CO. Swing by Booth #223 and let us share our expertise to help solve your insurance challenges!



Welcoming Our New Team Members

We are thrilled to announce that we have four new team members who have joined Perr&Knight:

Join us in welcoming:

Amanda Calvert, Actuarial Consultant
Joshua Cole, Quality Assurance Analyst
Damon Driscoll, Helpdesk Technician
Keith Pratt, Senior Consultant

[MEET OUR TEAM >](#)

HELPFUL RESOURCES



RISK STRATEGIES & SOLUTIONS

Transform your insurance concept into a viable, profitable insurance product. Our experienced risk strategies and solutions specialists are here to help you during every step along the way.

[DOWNLOAD THE GUIDE](#)

State Filings Pulse: Latest Filing Statistics and Trends

The State Filings Pulse, a quarterly publication, provides the insurance industry insight into filing approvals in each state through up-to-date filing statistics, enabling companies to grasp the latest filing trends more effectively.

DOWNLOAD THE GUIDE



THE TRANSFORMATIVE POWER OF AI IN INSURANCE

The insurance industry finds itself at a major inflection point. Customer expectations, legacy systems, and increasing operational costs have all but mandated the need for major transformation initiatives. This white paper discusses the transformative power of AI.

DOWNLOAD THE GUIDE



Perr&Knight Compliance

This guide will help you understand how to minimize or limit damages to property and casualty insurance entities with Perr&Knight's compliance & operational assessments / training ("COAT") services.

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We encourage independent thinking and creative problem solving in a supportive environment where your skills can shine. Browse our list of open positions and submit your resume today.

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ABOUT PERR&KNIGHT

Celebrating its 30th Anniversary, Perr&Knight provides insurance consulting and software solutions to the property & casualty and life, accident & health industries. Services include actuarial consulting, risk strategies & solutions, product development, insurance policy and forms consulting, regulatory compliance, compliance and operational assessments/training, state filings, licensing, technology consulting, statistical reporting, data services, predictive analytics, and bureau monitoring & maintenance. Software includes StateFilings.com, the leading cloud-based state filings management solution.

With offices in Santa Monica, Boca Raton, Cincinnati, and the New York metropolitan area, and with more than 150 insurance professionals including 30+ credentialed actuaries, Perr&Knight is among the largest independent actuarial and insurance consulting firms in the United States.

Visit our website: www.perrknight.com

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