



THE LATEST INSIGHTS ON INSURANCE

Get the latest news and professional insights from our expert actuarial and compliance consultants. Check out the [Perr&Knight blogs for more >](#)

RECENT BLOG POSTS



KNOW THIS BEFORE ENTERING THE EMPLOYER STOP-LOSS MARKET

New medical breakthroughs are creating higher demand for stop-loss coverage – a big opportunity for today's insurers. Our expert actuaries and product development consultants have seen some key new healthcare and policy considerations that insurance companies should keep in mind when developing stop-loss products for employers.

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PARAMETRIC INSURANCE: WHAT YOU SHOULD KNOW

Parametric insurance provides coverage that is triggered solely by the occurrence of a narrowly defined ("parametrized") event, mostly eschewing the lengthy process of determining the loss amount and instead pre-defining a dollar payout based on the magnitude of an event and not a claim adjustment process. There are some unique aspects to this type of coverage. Here's what you should know before diving into parametric insurance product development.

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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



STATE FILINGS STATISTICS AND TRENDS THROUGH JUNE 2024

Perr&Knight has released the June 2024 edition of State Filings Pulse, a quarterly publication that provides the insurance industry with insight into filing approvals in each state. These up-to-date filing statistics enable companies to observe the latest state filing trends more effectively.

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STREAMLINING COMPLIANCE: MANAGING BUREAU CHANGES THROUGH AUTOMATION

Staying updated with bureau changes is crucial for insurance companies. Non-compliance carries a 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

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.

like Bureau Monitor to reduce the risk of slipping into non-compliance.

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SPECIAL ANNOUNCEMENTS

Perr&Knight in the News: Hales & Lenz Featured in Arkansas Press Democrat

Recently, Perr&Knight's [Kyle Hales](#) and [Charles Lenz](#) appeared before the Arkansas State Legislature's Executive Subcommittee, presenting their commissioned report and recommendations to help alleviate costs from rising insurance premiums incurred by the State's public schools and colleges.

Highlights from the report and some additional comments made during the presentation by Kyle Hales were outlined in a [featured article](#) in the Arkansas Press-Democrat. With the report suggesting the formation of a captive entity to better serve the state, Hales explained: "It's a true net savings. While the commercial insurance marketplace functions as a reasonably effective means to transfer insurance-related risk, it is by no means a perfectly efficient model. Commercial insurance carrier expenses such as commissions, marketing, advertising, premium taxes, and overhead expenses are incorporated into the final premiums paid by policyholders."

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Underway & Upcoming...

TMPAA Annual Summit

Are you in Scottsdale for the TMPAA Summit, October 21st through the 24th? Perr&Knight is at Table 69 and ready to discuss how our innovative consulting services can help you grow your program business while helping keep you compliant with state regulations. Director of Business Development Core Services [Dean Ferdico](#), Senior Consulting Actuary [Danny Baxter](#), and Consulting Actuary/Director, Risk Strategies & Solutions [Kyle Hales](#) will all be in attendance.

Insurtech on the Silicon Prairie

We'll be in Omaha to exhibit and network with the robust Insurtech innovator and investment community at the upcoming Insurtech on the Silicon Prairie conference. Taking place from October 28-29th at the Holland Performing Arts Center in Omaha, NE. Managing Principal and Chief Sales Officer [Scott Knight](#) and Senior Actuarial Consultant [Paul Wolfe](#) will be in attendance.

Property Insurance Report National Conference

Managing Principal [Scott Knight](#) and Senior Consulting Actuary [Mitchell Paden](#), FCAS, MAAA will head south to Orange County from our Santa Monica headquarters for the Annual PIR National Conference, taking place from November 10-12 at the Ritz-Carlton Laguna Niguel in Dana Point, CA.

Guidewire Connections

Director, Business Development Data & Technology Consulting, [Mark Nawrath](#) and Director, Statistical Reporting [Jason Hudson](#) will be at the Gaylord Opryland, in Nashville, TN on November 17-19th for Guidewire Connections, one of the P&C communities largest events of the year! Once again, we're excited to sponsor and exhibit at this one-of-a-kind event!



Welcoming Our New Team Members

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

Join us in welcoming:

Aayushi Sagar, Actuarial Consultant
Stacie Flagel, Senior Insurance Product Design Consultant
Naomi Goodnight, Senior Programmer
Maxime Hazebroucq, Senior DevOps Engineer
Eunice Chew, Actuarial Consultant
Chia-Hao Chuang, Actuarial Consultant

We are celebrating two recent promotions:

Casey Tozzi, Senior Consulting Actuary
Natasha Paz, Consulting Actuary

[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.

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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](#)



Compliance & Operational Assessments / Training ("COAT")

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.

[DOWNLOAD THE GUIDE](#)



WE ARE HIRING

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

