

THE LATEST INSIGHTS ON INSURANCE

This month's newsletter is PACKED with some big announcements and insights from our expert actuarial consultants.

First and foremost: we are celebrating our 30th anniversary!!

To commemorate this monumental occasion, we have launched a special webpage filled with great video recollections, a visual timeline, and more. Be sure to check it out!

Also, this month we are sharing links to our latest expert blogs—including a focus on the impact of the LA fires and the FAIR Plan assessments, our latest edition of State Filings Pulse, and Scott Knight's perspective on the last thirty years for Perr&Knight.

Please read on to learn more and get the latest on our upcoming conference participation and opportunities to connect in person with our experts and business development team!

- The Perr&Knight Team

RECENT BLOGS & NEWS



Celebrating Our 30th Anniversary

When diverse, expert talent is combined with an unwavering commitment to client service, the result is 30 years of helping the insurance industry remain on the cutting edge. We invite you to hear recollections from our team and see important milestones in our 30 years of business.

VISIT OUR 30TH WEBPAGE >



California FAIR Plan Assessments Are Real - Urgent Action May Be Required

Assessments from the California FAIR Plan have become a reality. On February 11, 2025, The FAIR Plan levied its first assessment to member companies since 1994. The assessment totaled \$1 billion and will be assigned based on the market share of the member companies. Now that assessments have been made, what does it mean for the state's property insurers beyond just the large bill?

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State Filings Statistics and Trends through December 2024

Perr&Knight has released the December 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



Scott Knight: Celebrating 30 Years of Innovation and Partnerships

What began in a small, converted garage office in 1994 has grown into a thriving organization serving clients across the country with a team of more than 150 dedicated insurance professionals, including more than 30 credentialed actuaries. Learn about Perr&Knight's journey over the years as we celebrate.

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State Farm Sounds the Alarm in California

Over the last eight months, State Farm General has pleaded its case to the California Department of Insurance ("the Department") for higher rates while the company's financial position continued to filing statistics enable companies to observe the latest state filing trends more effectively.

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deteriorate during this timeframe. Here is what's happening with State Farm General, and what it means for California's homeowners insurance market.

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Perr&Knight's Risk Strategies & Solutions team provides a step-by-step roadmap for launching insurance programs, accounting for costs, timing, and risks at every stage of development?



Their experts evaluate your insurance program across finance, operations, technology, regulation, and competition to improve your speed-to-market and success rates?



Perr&Knight delivers rigorously researched, unbiased guidance, leveraging decades of insurance expertise to eliminate guesswork in your product development?



Their services include everything from feasibility studies and premium projections to licensing and policy language development, tailored to your business goals?



They support a diverse range of clients, from insurtech firms and insurance investors to MGAs, brokers, and startups, ensuring solutions are customized to every unique workflow?



Upcoming Events



InsurTech 2025 Spring Conference

We'll be in the Big Apple for the upcoming InsurTech 2025 Spring Conference at Chelsea Pier on April 2-3. Stop by Booth #7 and meet with Senior Actuarial Consultant Mike Covert, and Director of Business Development Dean Ferdico, who will both be ready to talk tech! See you on the Pier!



USTIA (U.S. Travel Insurance Association) 2025 Annual Conference

We'll be attending and exhibiting at the USTIA (U.S. Travel Insurance Association) 2025 Annual Conference, taking place on April 6-8 at the Sheraton Denver Downtown in Denver, CO. With this year's conference taking a detailed look at AI, Product Design Manager Julie Hall and Managing Principal Scott Knight are looking forward to meeting with you. Reach out in advance to set up some one-on-one time with Julie and Scott in Denver!



2025 IRES Foundation National School on Market Regulation

Perr&Knight's Director of Product Design Scott Whitaker (also an IRES Board Member) along with Director, Business Development Data & Technology Consulting Mark Nawrath, and Director, Statistical Reporting Jason Hudson will be attending the upcoming IRES National School on Market Regulation, to be held April 6-8 at the Hyatt Regency Tamaya Resort in Santa Ana Pueblo, NM. Stop by our booth to speak with Scott, Mark and Jason.



2025 AAIS Main Event

"Unlocking Al's Impact on Insurance" is the theme for this year's AAIS Main Event, taking place April 6-8 at the Opal Sol Resort in Clearwater Beach, FL. CEO Tim Perr and Director of Business Development Dean Ferdico will both be there, talking AI as well as actuarial consulting, product design and SaaS from PK! See you there!



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:

Peter Simone, Strategic Analyst Krista Rose, Manager Jevon Brenneman, Profitability Manager Derek Krause, Senior Front-End Developer

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



Compliance & Operational Assessments / Training ("COAT")

This guide will help you understand how to minimize or limit damages to property and casualty insurance entities with Pern&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.

VIEW CURRENT OPENINGS



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.

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