



## THE LATEST INSIGHTS ON INSURANCE

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### NEVADA DEFENSE WITHIN LIMITS – COMPANY ACTION REQUIRED

Nevada enacted Chapter 191 of the laws of 2023 (AB-398), which generally prohibits insurers from issuing or renewing a policy of liability insurance that contains provisions that reduce or limit the availability of liability coverage stated in the policy by the costs of defense, legal costs and fees and other expenses for claims. This change is effective for new and renewal policies issued on or after 10/1/2023 for policies written in the admitted market. Our experienced actuaries are available to facilitate a smooth process for filing updated forms.

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### RECENT BLOG POSTS



#### 10 QUESTIONS TO ANSWER BEFORE LAUNCHING A NEW INSURANCE PRODUCT

Even established companies are often surprised at the depth of detail and scope of supporting documentation required when developing a new insurance product. Here are ten critical questions from the experts at Perr&Knight to consider throughout the insurance product development process.

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#### PET INSURANCE POLICIES: TOP 3 FORM COMPLIANCE ISSUES

Pet ownership in the U.S. is on the rise. As a result, the popularity of pet insurance has grown rapidly. NAIC's model adoption has attracted the attention of state regulators and is slowly gaining traction. The model includes form considerations insurers must keep in mind during insurance product development for domestic animal owners.

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### SPECIAL ANNOUNCEMENTS

#### Target Markets Program Administrators Association 2023 Annual Summit (TMPPA)

The Annual Summit returns to Westin Kierland Resort in Scottsdale on Oct. 16-18. Register today and expect access to 80+ program carriers including London Markets, premier service providers, reinsurance support, program development and distribution resources, and networking opportunities with more than 1,300 program professionals.

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#### AICP Annual Conference 2023

This conference is on Oct. 29 through Nov. 1 at the JW Marriott in Austin. The Association of Insurance Compliance Professionals (AICP) is the premier source for all things compliance for insurance industry professionals.

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#### InsureTech Connect 2023

This conference is on Oct. 31 through Nov. 2 at Mandalay Bay in Las Vegas. The world's largest gathering of insurance innovation, ITC Vegas combines unbeatable networking with what's new and next, ensuring your time will be spent meeting more people, sourcing more solutions, and creating valuable partnerships.

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### Welcoming Our New Team Members

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

#### *Join us in welcoming:*

Sara Wilson, Project Coordinator  
Chirag Patel, Consulting Actuary  
Miguel Valdez, Actuarial Consultant  
Alaina Lightfoot, HR Coordinator

[MEET OUR TEAM >](#)

### HELPFUL RESOURCES



#### A&H Product Planning 2024

Whether you are planning to enter, expand, or update your supplemental Accident and Health or travel insurance products in 2024, now is the time to get started.

[DOWNLOAD THE GUIDE](#)



#### StateFilings.com – By the Numbers

- 19 Years in Use
- 8 Years Licensed to Insurance Carriers
- 3 of Top 10 and 8 of Top 40 P&C Carriers License StateFilings.com
- 1,000,000+ Filings Processed on StateFilings.com
- 20% of All P&C Filings Submitted Through SERFF in 2022 Were Processed Using StateFilings.com

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#### From Concept to Reality

Whether you're an established carrier or you are entirely new to the insurance market, Perr&Knight is your first stop and primary resource to convert your idea into a competitive, compliant and profitable product.

[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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#### Product Expansion

Global market instability and fierce competition are prompting insurers to consider product expansion as the primary driver of profitability. In order to increase revenue and improve market positioning, insurers must expand existing product portfolios to encompass new lines of business, geographies and distribution channels.

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### 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**

Founded in 1994, Perr&Knight provides insurance consulting and software solutions to the property & casualty and accident & health industries. Services include actuarial consulting, product development, insurance policy and forms consulting, regulatory compliance, state filings, licensing, technology consulting, statistical reporting, data services, and predictive analytics. Software includes StateFilings.com, a leading cloud-based state filings management solution. With offices in Santa Monica, Boca Raton, the New York Metro Area, and Cincinnati, and more than 140 insurance professionals including over 30 credentialed actuaries, Perr&Knight is among the largest independent actuarial and insurance consulting firms in the United States.

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