

State Filings



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Perr&Knight's state filings unit is the largest provider of rate, rule and form filing services in the country. We prepare and submit thousands of filings annually, more than our competitors and most insurance companies' internal state filings units. Our size gives us the ability to prepare and submit filings very quickly and work on multiple filing projects at the same time.

Perr&Knight's state filings professionals have experience submitting filings for all lines of business in all jurisdictions. We are very familiar with each state insurance department's specific filing requirements. In addition, we have developed and continue to cultivate positive working relationships with insurance department personnel across the country.

Our state filings unit provides a complete, organized solution for all types of filing projects, from simple, straightforward filings such as the introduction of a single endorsement to complicated new program or rate revision filings.

Perr&Knight is dedicated to providing the highest level of service and quality to our state filings clients on all of their filing projects, regardless of size or difficulty level.

In addition to the size and experience of our state filings unit, our clients also benefit from the following services unique to Perr&Knight:

- **STATEFILINGS.COM**

Perr&Knight developed StateFilings.com to track all of its filing projects. It is a secure web application through which clients can access their filings on-line in real time in order to monitor filing progress and access filed materials.

On StateFilings.com our clients can navigate through all current and past filing projects and download all filed documents in Portable Document Format ("PDF").

For our clients, StateFilings.com provides the most comprehensive documentation of their filed and approved rates, rules and forms.

Allowing our clients real time access to their filing projects via the web application eliminates any "black hole" concerns that companies may otherwise feel when turning their filing projects over to a third party filing service.

- **ACTUARIES ON STAFF**

Perr&Knight has 20+ credentialed actuaries on staff available to assist our state filings professionals with complex rate and rule filings.

Our actuaries can assist with state specific rate filing support requirements including California's rating template, New York's rate filing sequence checklist and Florida's RCS exhibits, as well as provide responses to rate and rule interrogatories.

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- **FORMS CONSULTANTS ON STAFF**

Perr&Knight's forms consultants can assist our state filings professionals with form filing submissions, including completing compliance checklists and responding to criticisms from the insurance departments pertaining to coverage forms.

- **WE PAY FILING FEES UP FRONT**

In many states, filing fees must be remitted with filing submissions. For some insurance companies, check requisition processes can delay submissions for days or even weeks.

Perr&Knight pays filing fees on our clients' behalf and then seeks reimbursement after filings have been submitted. Perr&Knight's management fulfills state filings check requests in less than 24 hours of receipt, eliminating any delays in the filing process.

Additionally, Perr&Knight has electronic funds transfer ("EFT") capabilities enabled on our SERFF account, to facilitate payment in states that accept EFT.

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.

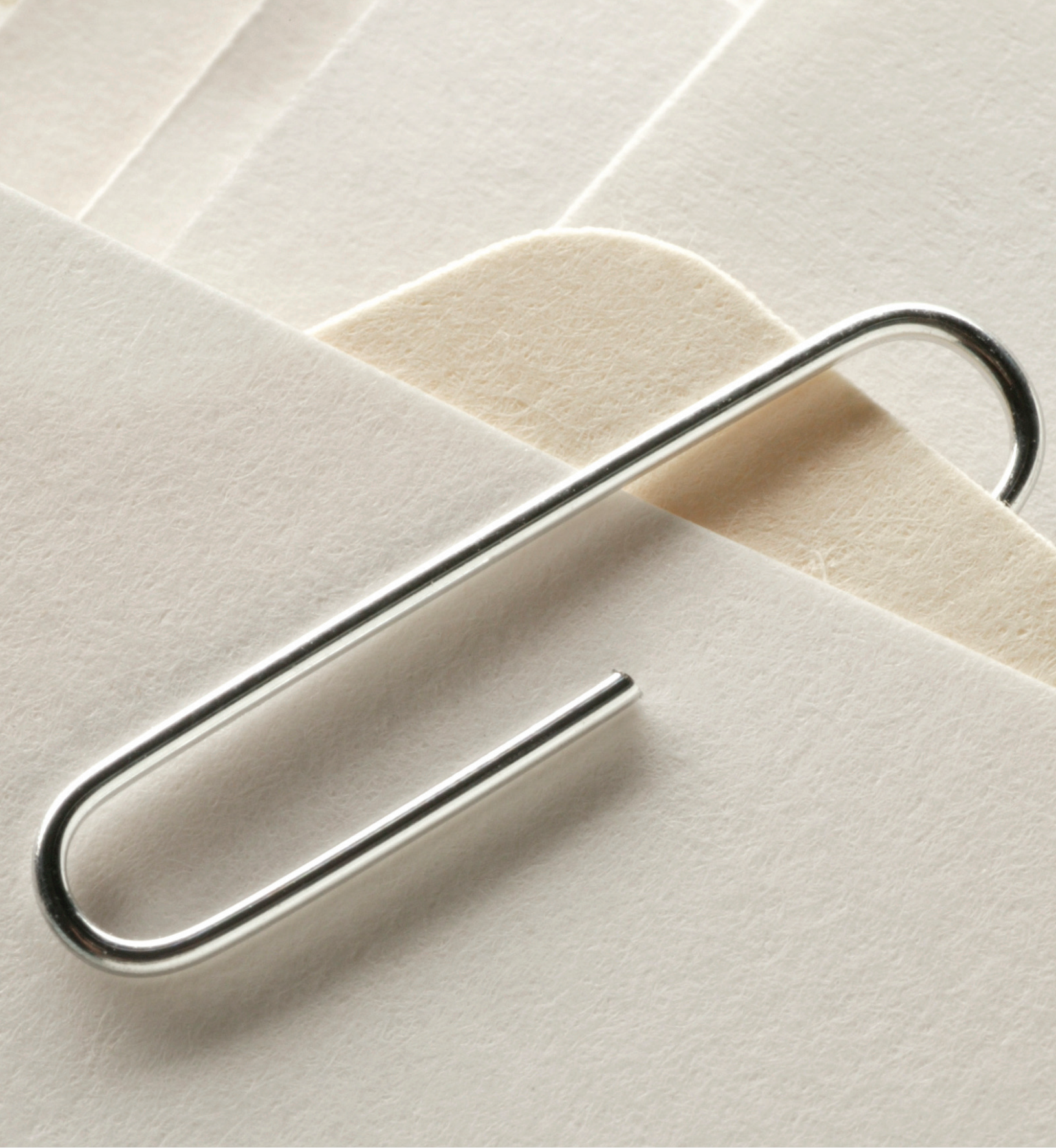
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