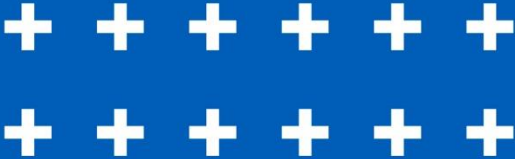
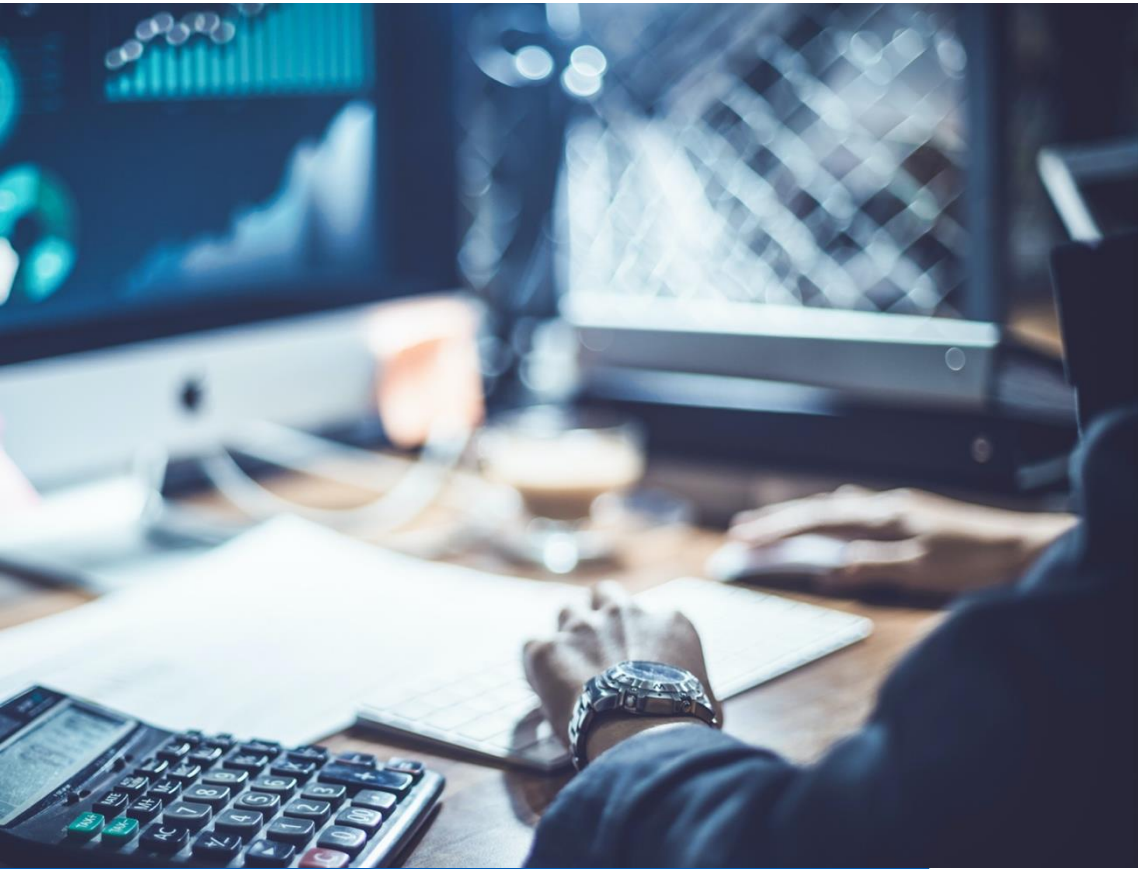


# ACTUARIAL CONSULTING FOR INSURANCE COMPANIES

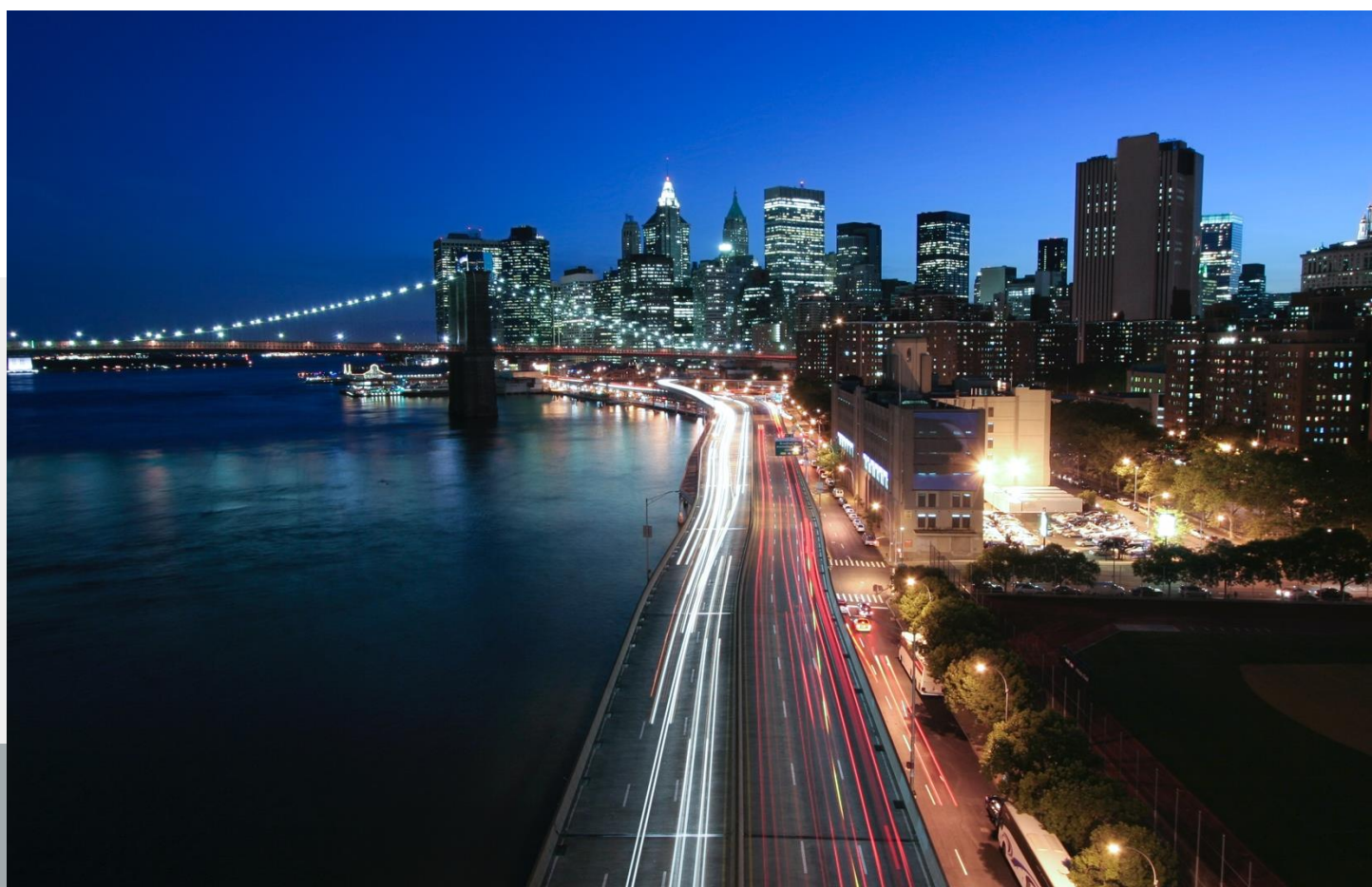
EXPERIENCED. INNOVATIVE. ACCURATE.





Perr&Knight provides actuarial services to the country's leading insurance companies, including several of the 10 largest property and casualty insurance casualty groups in the country. We also provide actuarial services to many small to medium sized insurance companies as well as several foreign-based carriers.

Perr&Knight's actuarial consulting engagements can range from complete outsourcing to one-off project work. Regardless of the nature of the relationship, our wide range of actuarial services and extensive expertise deliver added value to our insurance company clients.



# PERR&KNIGHT'S ACTUARIAL CONSULTANTS

Perr&Knight has assembled an expert team of actuaries including 30+ Fellows and Associates of the Casualty Actuarial Society and the Society of Actuaries making us one of the top 10 largest property and casualty actuarial consulting firms in the United States. Our actuarial consultants come from numerous, diverse backgrounds, including rating bureaus, primary insurance companies, reinsurance companies, insurance departments and other consulting firms. They have experience with nearly all lines of personal and commercial property and casualty and supplemental health insurance. Perr&Knight's actuarial consultants provide our clients with:

- A comprehensive array of actuarial services
- Extensive industry knowledge and expertise
- Accomplished project management and consulting skills
- Excellent communication skills



## **ACTUARIAL SERVICES FOR INSURANCE COMPANIES**

Perr&Knight's insurance company actuarial services are organized into two basic categories:

### **PRICING SERVICES**

- Competitor rate comparisons
- New program rate development
- Rate level analyses
- Rating factor analyses
- Predictive analytics
- Rate and rule manual compliance reviews
- Rate filing support
- Collateral evaluation for large deductible programs

### **RESERVING SERVICES**

- Loss reserve analyses
- Statements of actuarial opinion
- Schedule P preparation/review
- Case reserves based on predictive analytics
- Long duration contract unearned premium reserve assessments
- Death, disability, and retirement reserve estimates
- Independent assessments of insurance company liabilities
- Calculation and explanation of the impact of reinsurance
- Impact analyses of changes in operations

*All actuarial analyses are subject to our rigorous peer and technical review processes to ensure that our recommendations and results are based on accurate and thoughtful calculations.*

## PERR&KNIGHT'S COMPETITIVE EDGE

Perr&Knight has distinguished itself by offering a complete array of actuarial consulting, product design, competitive intelligence and regulatory compliance services in all states and for all lines of business. Our actuaries' ability to leverage the knowledge and information available through our companion services distinguishes us from other actuarial firms. We work closely with our Product Design consultants in developing insurance products and coverages and also with our regulatory compliance analysts who submit thousands of filings each year. Through this collaboration, our actuaries have developed extensive experience supporting initial rates and rate level changes for all lines of business in all U.S. jurisdictions. Our experience includes successfully supporting the most complicated types of filings in the most difficult states.

Additionally, Perr&Knight has actuaries with extensive experience in property and casualty as well as life and health coverage components. This gives us the capability to develop hybrid products that contain both types of coverages, such as travel insurance and debt protection products.



## 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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888.201.5123 x2

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