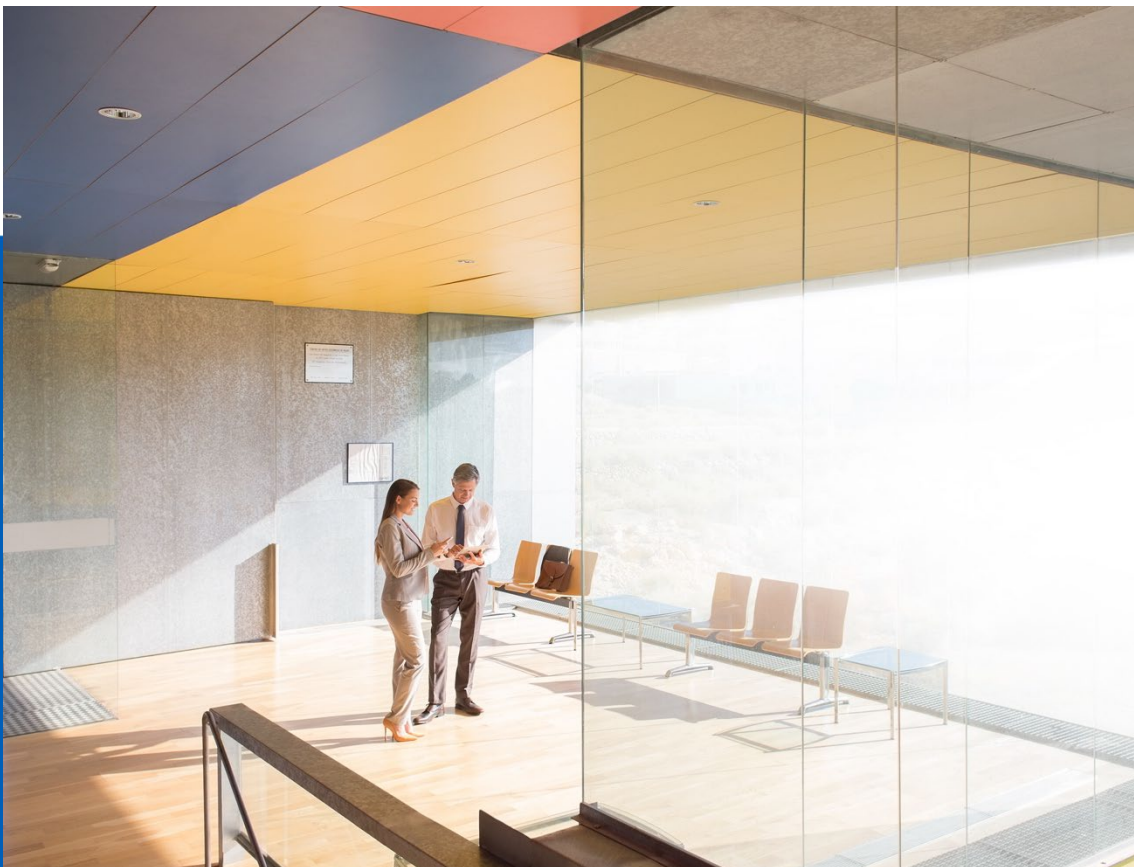


FORMS CONSULTING

EXPERIENCED. INNOVATIVE. COMPREHENSIVE.





Perr&Knight provides a variety of insurance forms related services to all types of organizations who deliver insurance products to consumers and businesses, including admitted insurance companies, surplus lines carriers, program managers, agencies, InsurTechs and other startups.

Our forms consultants' engagements range from complete outsourcing to ongoing support to one-off project work. Regardless of the level of assistance required, our wide range of services and extensive expertise deliver added value to our clients.



PERR&KNIGHT'S FORMS CONSULTANTS

Perr&Knight has assembled an expert team of highly skilled forms consultants with over 200 years of combined insurance experience that spans claims, compliance, operations, product development, product management and underwriting. Our consultants use innovative thinking and deep insurance expertise to assist clients in developing and filing forms, increasing efficiency, improving their competitive position, navigating the complex insurance regulatory environment, and identifying and remedying compliance gaps. Our team understands the importance of continuing education and professionalism and has obtained more than 15 different insurance designations. Our forms consultants are also active in the industry, regularly speaking at industry conferences and serving on the Board of Directors for the Association of Insurance Compliance Professionals (“AICP”) and The Insurance Regulatory Examiners Society Foundation (“IRES-F”). Perr&Knight forms consultants provide our clients with:

- A comprehensive menu of forms drafting and review services.
- A proven approach to product development focused on speed to market.
- Extensive industry knowledge and expertise in all property casualty and supplemental health lines of business.
- Experience in both the admitted and excess & surplus markets.
- The benefits of strong and effective working relationships with the Departments of Insurance (“DOIs”) and various Industry Organizations.
- Responsive, clear and professional communication.



COVERAGE COMPARISONS

Perr&Knight's form consultants can easily and quickly access competitor form filings from an extensive countrywide database to prepare competitor coverage comparisons for companies who are entering a new state or line of business or want to assess the competitiveness of their current forms.

Our consultants are experienced at extracting key information from competitor form filings to create meaningful and accurate form comparisons that are customized to each client's individual needs. The comparisons are provided in spreadsheets and are laid out in a side-by-side grid so clients can compare coverages, terms, conditions, limits, etc., among competitors at a glance.

FORM DEVELOPMENT

Perr&Knight's forms consultants have underwriting and claims experience along with the necessary in-depth product knowledge to assist our clients in developing form libraries (e.g., policy forms, endorsements, applications, notices, etc.) for their insurance products. This experience includes developing personal, commercial and supplemental health lines forms for both completely independent and bureau-based products. Additionally, Perr&Knight employs forms consultants 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 pet insurance, travel insurance and debt protection products.



FORM REVIEWS

Our consultants have extensive experience dealing with the various state requirements that pertain to policy forms. We use this knowledge to identify and document controversial or non-compliant provisions in our clients' forms by state.

Further, we can assist our clients in preparing forms (e.g., amendatory endorsements, notices, application supplements) that comply with each jurisdiction's insurance regulations and statutes, whether written on an admitted or surplus lines basis.

FORM FILING SUPPORT

Perr&Knight's team of forms consultants has experience completing state requirements checklists and SERFF supporting documentation, preparing forms lists and responding to form interrogatories from the DOIs in all U.S. jurisdictions for personal, commercial and supplemental health products. By engaging our forms consultants on a filing project, companies can avoid excessive DOI interrogatories and speed up the form filing approval process.

REGULATORY RESEARCH

Our form consultants have experience conducting regulatory research on a variety of insurance topics. They compile pertinent information from insurance statutes and regulations and organize it into a spreadsheet for clarity and ease of review and reference. The spreadsheet includes regulatory citations and source notes. Additionally, we regularly conduct inquiries to our contacts at the DOIs, "anonymously" on behalf of our clients, in order to obtain DOI positions/opinions and other information that cannot be solely obtained through regulatory or statutory research.

IMPLEMENT COMPLIANT PROGRAMS AND MAINTAIN YOUR COMPETITIVE EDGE USING OUR FORMS CONSULTING SERVICES.

As the market changes, you can't afford to stay still. Today's insurance organization must be proactive in anticipating the needs of its insureds then quickly answer those needs with relevant, useful, compliant products. Our team of insurance experts has the experience, knowledge and foresight to help you develop and implement products that match the intersection of what the industry needs and what will help your organization grow in a profitable, compliant manner. Whether you are an MGA, InsurTech, insurance company start up or an established institution, we provide guidance and support tailored to your needs.



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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K N I G H T

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