

# PLANNING FOR YOUR 2024 A&H PRODUCTS?



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.

## A&H CONSULTING SERVICES

At Perr&Knight, our experienced actuarial and product design development consultants provide comprehensive support for launching, enhancing, or updating supplemental A&H and travel insurance products. We provide full 'end-to-end' product development and maintenance services, such as:

- + Preparing competitor analyses that include comparisons of benefits, rates, policy provisions and marketing materials;
- + Reviewing company historical experience and determining indicated rate changes;
- + Preparing draft policy forms and proposed rates and rating manuals;
- + Preparing form and rate filing support;
- + Submitting the filings to the Departments of Insurance, where required;
- + Assisting with responses to Department of Insurance objections; and
- + Monitoring results to ensure continued profitability.

## APPROVAL SUCCESS RATE

For the past 14 years, our team has had a great track record of success helping dozens of companies successfully enter and expand in the Supplemental Health Marketplace as well as the Travel Insurance Marketplace. Our success rate is based on our extensive expertise, which has led to obtaining approvals in all U.S. jurisdictions, including challenging jurisdictions such as Colorado, Florida, Minnesota, New York and Washington.

## A&H PRODUCTS WE SUPPORT

We support all types of accident expense products including Accident Expense, Business/ExPat Travel, Leisure Travel, Special Risk, Blanket, AD&D, Occupational/Independent Contractor, as well as Short-Term Medical (actuarial only), Critical Illness, Gap Medical, Hospital Confinement/Fixed Indemnity and Medical Stop Loss. We are uniquely adept in handling hybrid products that include both A&H and P&C benefits and coverages.

Learn more about our [A&H Services](#) or contact us today to [Schedule a Consultation](#)

## ACCIDENT & HEALTH STATE FILINGS TIPS

State filings can be complicated and require close attention to detail. A seemingly minor oversight can have a huge impact down the line and end up costing your company.

Download your complimentary copy of Accident & Health State Filings Tips and get essential best practices and ensure seamless state filings.

[DOWNLOAD THE GUIDE NOW >](#)

