

PLANNING FOR YOUR 2024 LIFE, A&H AND HYBRID PRODUCTS?



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

LIFE, A&H CONSULTING SERVICES

At Perr&Knight, our experienced actuarial and product design development consultants provide comprehensive support for launching, enhancing, or updating life, supplemental A&H, Pet 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 these marketplaces. 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.

LIFE, A&H AND HYBRID PRODUCTS WE SUPPORT

We support all types of 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, Medical Stop Loss, Accidental Death, and Term and Whole Life. We are uniquely adept in handling hybrid products that include both A&H and P&C benefits and coverages.

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

EXPERIENCED PRODUCT DEVELOPMENT TEAMS

Our team of experts has in-depth product knowledge spanning the full spectrum of P&C (admitted and non-admitted), Life, A&H, Travel, and Pet. We help you design rates, rules, and forms for completely independent or bureau-based products as you expand into new lines of business, jurisdictions, and/or distribution channels.

[DOWNLOAD THE GUIDE NOW >](#)

