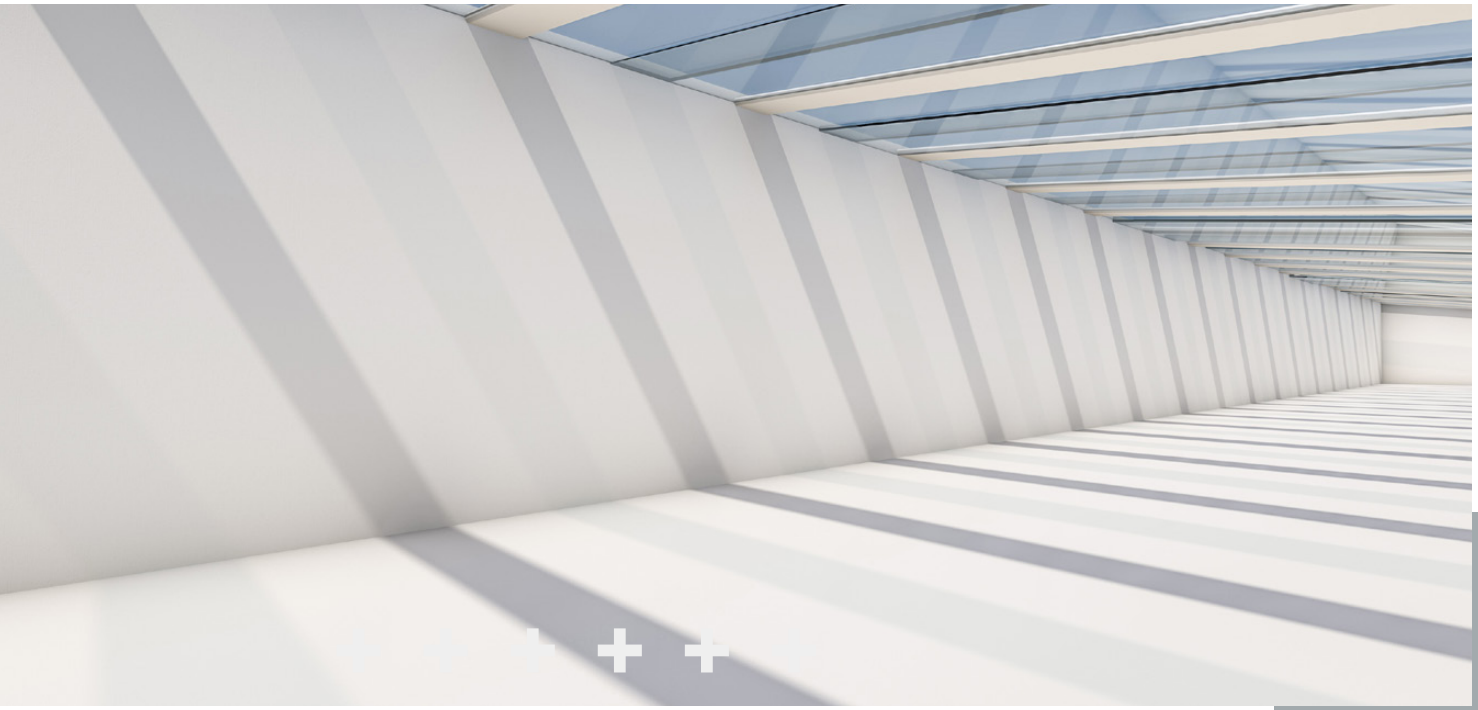
PERR KNIGHT

SERVICE REFERENCE GUIDE

LICENSING SERVICES FOR INSURANCE COMPANIES

Highest-level licensing services regardless of project size or difficulty

Perr&Knight is dedicated to providing the highest level of service and quality to our licensing clients on all projects, regardless of size or difficulty level. We employ a team of highly skilled professionals with many years of licensing experience in the insurance industry. Our licensing professionals are familiar with each state's requirements for all types of licenses and are adept at handling virtually all licensing-related tasks. In addition, our licensing unit has built strong, effective working relationships with the various departments of insurance ("DOIs") and industry organizations.



COMPANY LICENSING

Perr&Knight's licensing unit provides a complete, organized solution for the licensing requirements for all types of admitted and non-admitted insurance companies and related entities such as service contract administrators and motor clubs. Our company licensing services include:

- Obtaining certificates of authority
- Captive/risk retention group formation
- Name changes
- Re-domestications
- Company restructuring
- Adding and deleting lines of business
- New York Free Trade Zone authority
- Surplus lines eligibility

PRODUCER APPOINTMENTS, TERMINATIONS AND RENEWALS

Perr&Knight assists insurance companies with individual agent, agency and MGA appointments, appointment terminations and renewals.

ADJUSTER LICENSING

Our licensing professionals work with insurance companies to ensure their adjuster licensing requirements are met. We identify personnel and service providers who must be licensed as claims adjusters and maintain up-to-date documentation of licenses.

REGULATORY RESEARCH

Perr&Knight has experience conducting regulatory research on a variety of insurance company licensing topics. Our consultants 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, our consultants regularly conduct inquires to our contacts at the DOIs, 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.

In addition to the proficiency and experience of our licensing unit, our clients also benefit from the following qualities unique to Perr&Knight:

EFFICIENT PROCESS

We utilize the latest technology available and strive to streamline the licensing process for our clients as much as possible through our organization and efficiency. Our comprehensive requirements gathering process ensures that our clients know everything that is needed for a complete, approvable application. We can highlight difficult to meet requirements ahead of time and strategize with our clients on how to address them. We follow up regularly with the DOIs to check on the status of pending applications and confirm that all required materials have been received and are being reviewed. Our follow-ups continue until the application is approved and the license is issued.

COMPREHENSIVE SERVICE

We provide full service support. Our product design analysts and consulting actuaries can work with our licensing clients to develop new products and prepare rate, rule and form filing support for those states that require product filings as part of the licensing application process. Our consultants can also assist with pro-forma financial statement preparation and required Risk Based Capital calculations.

COMPETITIVE PRICING

Our services are priced competitively. We charge lower hourly rates than law firms who perform the same services.

ABOUT PERR&KNIGHT

For over 30 years, Perr&Knight has provided insurance consulting and software solutions to the property & casualty and life, accident & health industries.

Our consulting services combine deep insurance expertise with technology, data and automation to help clients move from strategy through execution. Our capabilities include strategy (PK Blueprint), actuarial consulting, applied AI consulting, product development, insurance policy and forms consulting, regulatory compliance, compliance and operational assessments and training, state filings, agency and entity licensing, technology consulting, statistical reporting and data services, predictive analytics, and bureau monitoring and maintenance.

PK1Cloud is Perr&Knight's integrated insurance technology platform, designed to bring product development, filings, compliance, data, workflows, and institutional knowledge into a connected environment. The platform incorporates a growing range of AI and automation capabilities to help insurance professionals analyze information, streamline routine work, accelerate product development and navigate regulatory requirements more efficiently. From concept to market and throughout the ongoing product lifecycle, PK1Cloud helps carriers, MGAs and program administrators work faster, improve visibility and control, reduce friction and manage regulatory complexity with greater precision.

With offices nationwide and nearly 200 insurance professionals, including more than 35 credentialed actuaries, PK is among the largest independent actuarial and insurance consulting firms in the United States. For more than three decades, we have helped our clients not only respond to change in the insurance industry, but build what comes next.

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