PERR KNIGHT

SERVICE REFERENCE GUIDE

REGULATORY COMPLIANCE

Navigate regulatory compliance requirements with ease

Insurance companies face an abundance of costly and time consuming regulatory compliance requirements in their day to day operations. Perr&Knight's regulatory compliance professionals can assist companies as they navigate regulatory compliance requirements either on a task by task basis or as a complete outsourcing solution. By engaging Perr&Knight, companies are able to take advantage of our industry expertise, extensive experience and our innovative, cloud-based tracking systems for bureau monitoring, state filings, statistical reporting and licensing.

Clients benefit from our responsiveness, attention to detail, commitment to documentation and regular status updates. Many of our clients completely outsource their regulatory compliance responsibilities to Perr&Knight in order to benefit from a compliance staff that is scalable in size and able to quickly respond to any changes in a company's needs.

STATE FILINGS

Perr&Knight's state filings unit is one of the largest providers of rate, rule and form filing services in the country, preparing and submitting thousands of filings annually for all lines of business and in all jurisdictions. We maintain positive working relationships with insurance department personnel across the country, and are experts in state specific filing requirements. Our state filings unit provides a complete, organized solution for all types of filing projects, from simple, straightforward filings such as the introduction of a single endorsement to complicated new program or rate revision filings. Furthermore, our actuaries and product development professionals can ensure that rates, rules and forms are properly submitted and supported every step of the way. Perr&Knight's state filings professionals help our clients:

- Manage even the most complex filing projects
- Maintain good standing with Departments of Insurance
- Obtain instant, online access to filings and correspondence via StateFilings.com

Perr&Knight developed StateFilings.com using key insights from our state filings professionals. StateFilings.com is available to license, allowing companies to monitor and track all their state filings in one secure, web-based application. Using StateFilings.com software, which is now integrated with SERFF, can help insurers improve their speed to market and optimize their state filings processes, while minimizing regulatory risk with respect to filings.

BUREAU MONITORING

Perr&Knight's bureau monitoring service provides an efficient and cost-effective way for companies to monitor, track and analyze the impact of the numerous circulars and bulletins released each day by the various rating bureaus. We perform these services for companies affiliated with the large national bureaus and individual state bureaus, and our services encompass all lines of business in all U.S. jurisdictions.

Perr&Knight's bureau monitoring service, delivered through www.StateFilings.com, tracks, organizes and summarizes all bureau publications that affect your products on a state and program level, and even advises you when you need to take action. Furthermore, our state filings professionals can handle any necessary filings. Perr&Knight's bureau monitoring service:

- Helps you to track and analyze all bureau circulars and bulletins that affect your business
- Advises when and what actions need to be taken in response to circulars and bulletins
- Provides instant, online access to your circulars, bulletins and filings via StateFilings.com
- Makes it easier to stay compliant with industry changes

STATISTICAL REPORTING AND DATA SERVICES

Staying on top of the increasing number of mandated reports to rating bureaus, state insurance departments, the NAIC and the federal government is time consuming, complicated and costly for property and casualty insurance carriers. Carriers are further challenged by their combination of legacy systems, modern systems, external data feeds and internal staffing attrition. Our decades of compliance reporting experience, technical expertise and data management best practices ensure the accuracy and timeliness of your statistical reporting.

We have developed a comprehensive technical product offering through our Perr&Knight Statistical Reporting Data Solution and provide comprehensive property and casualty compliance reporting services for the following types of reporting:

- ISO, ISS, NISS, and AAIS reporting
- NCCI and independent workers compensation bureau reporting (including WCPOLS, WCSTAT, Financial Calls, DCI and Medical)
- Special data reporting to DOIs and rating bureaus
- NAIC market conduct annual statement (MCAS) reporting
- CMS Medicare secondary payer reporting

INSURANCE PRODUCT DEVELOPMENT

Compliance issues, competitiveness and coverage disputes are daunting challenges for every insurer that designs policy forms and develops products. How an insurer addresses these challenges is often critical in gaining a clear advantage over the competition.

Perr&Knight's product design and forms consultants provide clear solutions to the challenges facing insurers through a wide range of services including coverage comparisons, form development, content reviews, compliance reviews, form filing support and regulatory research. Furthermore, our staff of product design consultants is experienced in both property and casualty and accident and health lines, and maintains strong working relationships with the Departments of Insurance and industry organizations. These services help our clients:

- Ensure compliance with state insurance regulations and statutes
- Design competitive products
- Avoid adverse coverage litigation
- Prepare for Market Conduct Examinations

LICENSING AND APPOINTMENTS

Our licensing professionals service a wide range of clients, including insurance companies, service contract obligors, motor clubs, insurance agencies, independent agents/brokers, reinsurance intermediaries, third party administrators ("TPA") and risk retention/purchasing groups. Perr&Knight's web application, LicenseReporter.com, allows our clients to access their producer license applications online, monitor approval progress, and download filed materials. Our licensing experts help our clients with virtually all licensing related tasks, including:

- Producer (P&C, L&H and surplus), adjuster, TPA and managing general agent ("MGA") licensing applications and renewals
- Producer appointments (initial, renewal and terminations)
- Insurance company licensing (Form A filings, UCAA expansion and amendatory applications, and surplus lines carrier registration)
- Risk retention group ("RRG") and risk purchasing group ("RPG") registration
- Surplus lines policy and tax reporting

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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