

Assured Research, LLC

Introduction to our Firm and Services

Assured Research is a research and advisory firm dedicated to the property/casualty insurance industry. We were formed in November, 2011 and are pleased to count U.S. and global (re)insurers, brokers, consultants, private equity firms, and business schools among our subscribers and clients. Our subscribers write or control over \$400 billion of annual premiums.

Our offerings include:

The Assured Research Package: Subscription research including our monthly Assured Briefings, Assured Reports, and Assured Comments. We offer monthly webinars and our work may be eligible for continuing education credits.

Educational Services: Our Industry “Teach Ins” have been presented to hundreds of professionals. Again, our work may qualify for continuing education credits.

Bespoke Research: Proprietary analysis for insurance professionals and investors *who subscribe to our work*.

Information on our services and engagements can be found at www.assuredresearch.com. Our research emphasizes business development topics and we endeavor to combine unique sources of both qualitative and quantitative information when researching our topics.

We are proud of our differentiated research which has been cited in the *New York Times* and *Wall St. Journal* in addition to trade magazines such as *Carrier Management*. Our research has also been featured in business school and risk management courses at universities across the country.

The Assured Research Package: YTD2023

Assured Briefings

January, 2023

P/C Industry: Trendspotting: A Look Back – and Forward – in Graphs

A Series of 1-Page Essays:

The Fading Reality of Autonomous Cars is Good for Auto Insurers

More Bike Lanes in Cities will Lead to Fewer Traffic Accidents

Walgreens’ Doctor Will See You Now: The Retailing of Healthcare

The Claims Department and Disrupted Diagonals

COP27 Produces Agreement to Create ‘Loss and Damage’ Fund

A Hard Market for Property/Cat Reinsurance Understates the Situation

The CAS Fuels the Fire of a Smokin’ Hot Debate Over Pot and Driving

February, 2023

Business Development: What if 2023 Brings a White-Collar Recession?

Liability Insurance: Disposition of Legal Cases Remains Low

Property Insurance: The National Risk Index (NRI) is a Dynamic New Tool

Business Development: The Pandemic Didn't Change Moving Patterns

March, 2023

Liability Insurance: Sticky Inflation Looks to be Aptly Named

Reinsurance: Memo to Mutual Cos: Wall St. is Talking about You

Property Insurance: More Using the National Risk Index

P&C Industry: Who's Better - Assured Research or an AI-Powered Chatbot?

April, 2023

Liability Insurance: Claim Volume Rising; Closed w/Payments Low

Reinsurance: Insurers Raise Property/Cat Retentions at Renewals

Liability Insurance: Social Inflation Indicators Hiding in Economic Data

Financial Analysis: We're Betting on Continued Capital Management

Trendspotting: Diverse Graphs of Interest to Insurance Professionals

May, 2023

Business Development: Navigating the Economy to Grow Commercial Lines

Liability Insurance: Social Inflation Hits Insurers, Not Economies

Property/Catastrophe: Interview with Fermat Capital Management

Managing General Agents: KYC Important for all DUAEs...What?

Trendspotting: Diverse Graphs of Interest to Insurance Professionals

June, 2023

Personal Auto Insurance: A: What's the Right BI Trend? A: 10%

Commercial Auto Insurance: Two Steps Forward, One Step Back

Liability Insurance: Disaggregating the Medical CPI

Liability Insurance: Reconstituting a Medical Index

Financial Analysis: Capital Distributions ARE the Correct Strategy

Assured Comments

NY Governor Holds the Match to Rekindle Social Inflation (January 10, 2023)
A Last Look at Liability Cost Inflation Before YE22 Reserving (January 18, 2023)
Health of Small Businesses is Good for P/C Insurers (February 1, 2023)
NOAA to Conduct Extensive Study of Southeast Tornadoes (February 15, 2023)
El Niño Conditions Forecasted to Return (February 24, 2023)
Auto Crashes Rising YTD 2023 (March 13, 2023)
Accounting for Fixed Income Securities Becomes Hot Topic (March 31, 2023)
Auto Insurers Call Out 3 Problematic States (April 3, 2023)
Rising Catastrophe Burden Driving Property Rates Higher (April 20, 2023)
A Tough 1Q23 for Auto; Target Margin Attainment Delayed (May 3, 2023)

Assured Reports

National Risk Index: A dynamic new tool from FEMA (January 5, 2023)
Combining FEMA and NOAA Datasets...Frequency and Severity (February 22, 2023)
Analysis of YE22 Financial Trends (March 7, 2023)
YE22 Reserve Analysis: Disrupted Diagonals Manifesting (March 16, 2023)
Annual Study of ROE Dispersion - 2022 Was Not a Great Year (April 4, 2023)
Trends in Economic and Social Inflation (May 1, 2023)
P/C Industry Expense Trends (May 8, 2023)
A Review of the Updated (2023) National Risk Index (May 23, 2023)
Annual Report on the Atlantic Hurricane Season (June 1, 2023)
Analysis of New York City's Municipal Liability Program (June 6, 2023)

Teach-Ins and Webinars On Demand

Our P&C 101 Webinar is available on demand. The webinar runs about 2 hr. 15 min. ***Please ask us for the link.***

Our P&C 201 Modules are also available on demand; each running about 1 hr. Please ask for the links.

- Financial Analysis of P/C Insurers
- Valuation of P/C Insurers
- Principles of Actuarial Work
- Reinsurance as a Management Tool

Our **Assured Research YouTube Channel** is being populated with short (~10-12 min.) videos summarizing some of our content. Feel free to **check in occasionally or subscribe** for updates.