

# 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 \$450 billion of annual premiums.

Our offerings include:

**The Assured Research Package:** Subscription research includes our monthly Assured Briefings, Assured Reports, and Assured Comments. We release about 1 research note each week.

**Educational Services:** We regularly work with subscribers to present topics of interest and relevance such as Lunch-n-Learn type presentations. In some instances, 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](http://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: YTD2024

### Assured Briefings

#### January, 2024

#### **P/C Industry: Trendspotting: Graphs of Interest to P/C Professionals**

#### **A Series of 1-Page Essays:**

ESG Backlash Accelerated in 2023; Seems Unlikely to Improve in 2024

The Broken Clock Theory of Predicting Medical Inflation

Think a Soft Economic Landing Will Stem Nuclear Verdicts? We Don't

Union Wins Haven't Yet Added to Overall Wage Pressures. Maybe in '24?

Calls Made During 2023 – What Worked and What Didn't?

Auto Insurance: Buy a Stick Shift Car – Save a Life

## **February, 2024**

Liability Insurance: Analysis of Liability Case Dispositions

Industry Analysis: Residual Trends Lend Insight Into Pricing Cycles

Financial Analysis: What Analysts are Expecting for 2024

Liability Insurance: Ideological Trends in State Supreme Court Justices

## **March, 2024**

### **A Series of 2-Page Research Notes on Themes for 2024/2025**

Commercial Auto Liability: Still Ground Zero for Social Inflation

Homeowners': The INSURE Act is Hatched...Not an Imminent Threat

Property Insurance: A Terrible No Good Very Bad Year for Midwestern Mutuals

P&C Loss Reserves: Is Adverse Development Systemic or Idiosyncratic?

Social Inflation Reignites; Our Dashboard Updated

Personal Umbrella: Is Social Inflation Hitting Here (via Auto Claims)?

**P/C Industry: Trendspotting: Graphs of Interest to P/C Professionals**

## **April, 2024**

Financial Analysis: Challenging Times for Many Mutual Insurers

Financial Analysis: Ceded Loss Ratios Reveal Risks Hiding in Plain Sight

Financial Analysis: How did the 9/11 Era Reserving Cycle Unfold

Financial Analysis: Spend on Legal to Save on Social Inflation

Financial Analysis: What's Happening with Industry Claim Counts?

## **May, 2024**

P&C Industry: Insights for P&C Insurers from Economic Data

P&C Industry: P&C Performance in 3 Economic Scenarios

Business Development: Generative AI is Coming for White Collar Jobs

Financial Analysis: What Happened at Randall & Quilter?

Trendspotting: A Series of Graphs of Interest to Insurance Professionals

## [Assured Comments \(Expect 24+ per annum\)](#)

How Much Premium Growth to Maintain Stable '24 Margins? (January 9, 2024)

Full Year 2023 Liability Loss Trends (January 15, 2024)

Investment Duration Won't Drive the Pricing Cycle (January 16, 2024)

North Carolina Homeowners Rate Filing (+42%) in Focus (January 26, 2024)

Loss Reserve Charges Systemic or Idiosyncratic? (February 16, 2024)

Economic Loss Trends Moderating; Social Inflation Matters More (February 20, 2024)

ProAssurance's WC Combined Ratio Deteriorates. Bad Omen? (March 1, 2024)  
Areas of Investor Focus in 2024 (March 7, 2024)  
Early Statutory Dive into RBC and Reserve Development (March 11, 2024)  
Three Newsworthy Updates on PFAS; Liabilities Harder to Ignore (April 11, 2024)  
Industry Expense Ratio Declines on Advertising and Wages (April 30, 2024)

#### [Assured Reports \(Expect ~6-8 per annum\)](#)

Will Opioid Litigation be the Next Asbestos? (January 23, 2024)  
Liability Loss Trends -Recent Past and Future (March 15, 2024)  
P&C Loss Reserves: Keep Calm and Carry On (March 19, 2024)  
Annual Study of ROE Dispersion (April 8, 2024)  
Annual Study of P/C Industry Expense Trends (May 1, 2024)

#### [Presentations and Webinars On Demand](#)

**We welcome inquiries about customized presentations for subscribing companies.** We are emphasizing those over strictly educational presentations (which remain available on demand but are not expected to be updated in 2024).

**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.