

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 around \$150 billion of annual premiums.

Our offerings include:

The Assured Research Package: Subscription research including our monthly Assured Briefings, Industry Studies, 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: YTD2020

Assured Briefings

January, 2020

Reinsurance: Market Working as Expected; Absorbing Volatility

Financial Analysis: Annual Analysis of National Health Expenditures

Medical Professional Liability: Rising Jury Verdicts and Rising Rates

Personal Auto: Rational Market to Prevail During 2020

February, 2020

Social Inflation is Back: Will it Spread to Personal Lines?

Cyber Insurance: Will 2020 be Defined by Ransomware Attacks?

Financial Analysis: The Financial Impact of Unfriending Coal

Business Development: Using the Stock Market to Find Premium Growth
Private Passenger Auto: Regulatory Risks Where People are Moving

March, 2020

Financial Analysis: Recap of 2019 Trends
Financial Analysis: ROE Framework Reveals Gradual Improvement
Financial Analysis: Underwriting Drives Valuation, Not Investment Income
P/C Industry Analysis: Hard Market Ahead? Two Opposing Views
Business Development: The Economic Outlook is Brightening?
Claims Management: 3M Sees PFAS as a Greater Risk than Previously

April, 2020

COVID-19: On Disrupted Diagonals and Lengthening Actuarial Tails
Personal and Commercial Auto: The Only Good to Come of COVID-19
Preview: Tort Reform Led to the End of Social Inflation in the 1980s
Financial Analysis: Capital Management Slowed Recently; Ahead?
Financial Analysis: Examining the Self-Graded Exam
Business Development: The Pet Insurance Business is Growing

[Assured Comments](#)

New Census Data Facilitates Study of Premiums/Population (January 7, 2020)
Commercial Auto Has *Some* Tailwinds Heading into 2020 (January 20, 2020)
Boy Scouts File for Bankruptcy Protection (February 19, 2020)
Another Diocese Bankruptcy Filing; More Coverage Disputes (February 21, 2020)
Social Inflation is Back! Legal Advertising Up 21% in 2019 (February 25, 2020)
Who's Essential? About Half the Economy (March 23, 2020)
Time for a Name Change – Surplus to Owners' Equity (April 3, 2020)

[Assured Reports and Accounting Studies](#)

Social Inflation is Back! Amalgamation of Slides from Webinars/Conf. (February 13, 2020)
Liability Loss Ratios Provide Clues for Hard Market (March 10, 2020)
Tort Reform Led to the End of Social Inflation in the 1980s (April 1, 2020)

[Assured Industry Studies](#)

2019 Industry Loss Reserve Analysis: Reserves Turn Deficient (March 17, 2020)

Tale of the Triangles. An Alternative Look at Reserve Development (April 3, 2020)
Annual Study of ROE Dispersion (April 7, 2020)