Assured Research, LLC

Introduction to our Firm and Services

Assured Research is a research 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 \$600 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 participate in round table discussions and work with subscribers to present topics of interest to executives and colleagues at Lunch-n-Learn type presentations, for example. 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 <u>www.assuredresearch.com</u>. 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: YTD2025

Assured Briefings

January, 2025 P/C Industry: Trendspotting: Graphs of Interest to P/C Professionals A Series of 1-2 Page Essays: Confessions of a Climate Realist It'll Be Hard to Entirely Write off Dirty Energy Jetsons Scenario Grows Less and Less Likely Worrying about Economic Inflation – Again We Read Project 2025 So You Wouldn't Have to We're Not Holding our Breath for Widespread Tort Reform Calls Made During 2024 – What Worked and What Didn't? Trendspotting: A Series of Graphs of Interest to Insurance Professionals

February, 2025

Commercial Auto Insurance: Not Expecting Much Reprieve in 2025 Workers' Compensation: Decelerating Premiums but Fewer Claims Property Insurance: New Tool from FEMA Shows How Risks Might Evolve Property Insurance: Examining the Wildfire Peril Financial Analysis: Comparing P/C Performance to Financial Institutions

Assured Comments (Expect 22-24 per annum)

Property Risks; New Year Brings New Tools to Assess Risk (Jan. 6, 2025) Our Thoughts on the California Wildfires (January 10, 2025)

Assured Reports (Expect ~6-8 per annum) Full Year 2024 Trends (January 16, 2025)

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 <u>but were not be updated in 2024</u>).

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 <u>Assured Research YouTube Channel</u> is being populated with short (~8-12 min.) videos summarizing some of our content. Feel free to **check in occasionally or subscribe** for updates.