

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 place over \$700 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 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 *Wall St. Journal* and *New York Times* 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: YTD2026

Assured Briefings

January, 2026

Essay: Can't Fight this Feeling Any Longer – Bearish on the Economy

P/C Industry: Beige Book Presents Uninspiring View of 2026

Liability Insurance: What Time is it on the Insurance Clock?

Legal System Abuse: Residual Trend Update through September 30th

Property Insurance: Structure Fires Flattish; Severity Differs by Type

Personal Auto: Entering the Competitive Phase of the Cycle

Trendspotting: Graphs of Interest to Insurance Professionals

February, 2026

Personal Auto Liability: Halfway to 2050, Three Scenarios for Future

Personal Auto Liability: We're in the Golden Age of Auto Claims

Financial Analysis: Form of Capital Return Has No Impact on Stock Pfm

Business Development: A "K" Shaped Commercial Economy – P/C Impact

Legal Perspective: Watching Challenges to Disparate Impact Liability

Workers' Compensation: We Disagree with the Fed. Ramifications for WC?

Trendspotting: A Series of Graphs of Interest to Insurance Professionals

March, 2026

Personal Auto: Claim Tailwind Benefits in '25. Maybe Not so Much in '26

Financial Analysis: Focus on Share Repurchases and Intrinsic Value

Workers' Compensation: Analysis of Incidence and Injury Rates

Legal System Abuse: On a Hunt for Leading Indicators

Property Catastrophe: Cat Bond Market Portends Further Rate Decreases)

Property Insurance: A New National Risk Index is Available

Trendspotting: A Series of Graphs of Interest to Insurance Professionals

April, 2026

Commercial Property: Pressures to Continue into 2026. Decreases Loom

Financial Analysis: Below Average Buybacks in '25, Should Increase in '26

Personal Auto: 75% Chance of a Higher Loss Ratio in 2026!

Commercial Auto: Insurance Costs High but Stabilizing. Driver Shortage?

Mass Tort: EPA Rescinds the 2009 Endangerment Finding

Financial Analysis: Investment Yield Will Follow the Ten-Year Treasury

Financial Analysis: Investing in AI Takes the Expense Ratio Higher

Trendspotting: A Series of Graphs of Interest to Insurance Professionals

May, 2026

Liability Insurance: The Liability Burden is Hitting Resistance

Utility of Prediction Markets: Good Idea, or Dumb?

Business Development: Using Premium Intensity to Find Tailwinds

Liability Insurance: Examination of Development Patterns for OLO

Reinsurance: Examining the Changes in Ceded Loss Ratios

Trendspotting: A Series of Graphs of Interest to Insurance Professionals

[Assured Comments \(Expect 22-24 per annum\)](#)

Property/Cat Pricing Lower – Not a Surprise (January 2, 2026)
New York Puts Personal Insurers in Crosshairs? No... (January 20, 2026)
Can Rising Loss Ratio Picks Prevent the Cycle Downturn? (February 9, 2026)
The January Jobs Report was Good...Maybe Perfect (February 12, 2026)
Hypotheses: Not One Pricing Cycle, But Many (March 4, 2026)
Liability PPD Bad, but Bad Enough to Sustain Pricing? (March 9, 2026)
Sources of Development in Liability Occurrence and Claims Made (March 12, 2026)
Manufacturing to be AI'd by Bezos; Insurance Might be Next (April 1, 2026)
VMT and Gas Prices: \$5.00 Gas Ahead? Ramifications for Auto Insurers (April 13, 2026)

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

We Disagree with the Federal Reserve. Ramifications for Workers' Comp? (January 6, 2026)
Update on Inflation Trends As Gov't Data Comes Back Online (January 15, 2026)
Loss Reserve Study YE25: Support for Distinct Pricing Cycles (March 17, 2026)
Annual Study of ROE Dispersions by Ownership/Geography (April 7, 2026)
Tornado Alley on the Move: An AI Driven Analysis of Tornadoes (May 5, 2026)
Food Waters Rising: An AI Driven Analysis of Floods and Flash Floods (May 12, 2026)

[Presentations and Webinars On Demand](#)

We welcome inquiries about customized presentations for subscribing companies. We are emphasizing those, with emphasis on relevant research, over strictly educational presentations.

Our P&C 101 Webinar is available on demand. This webinar was updated in the early summer of 2025. *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. These were last updated in late 2022 but remain relevant.

- 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 (~8-12 min.) videos summarizing some of our content. Feel free to **check in occasionally or subscribe** for updates.