

VIEW ON THE CREEK

DECEMBER 2025

Quarterly Newsletter from Energy Insurance Services Inc.

Volume 9, Issue 4

In this Issue:

[VIEW ON THE CREEK](#)

[2025 EIS PAC CONFERENCE](#)

[SAVE THE DATE](#)

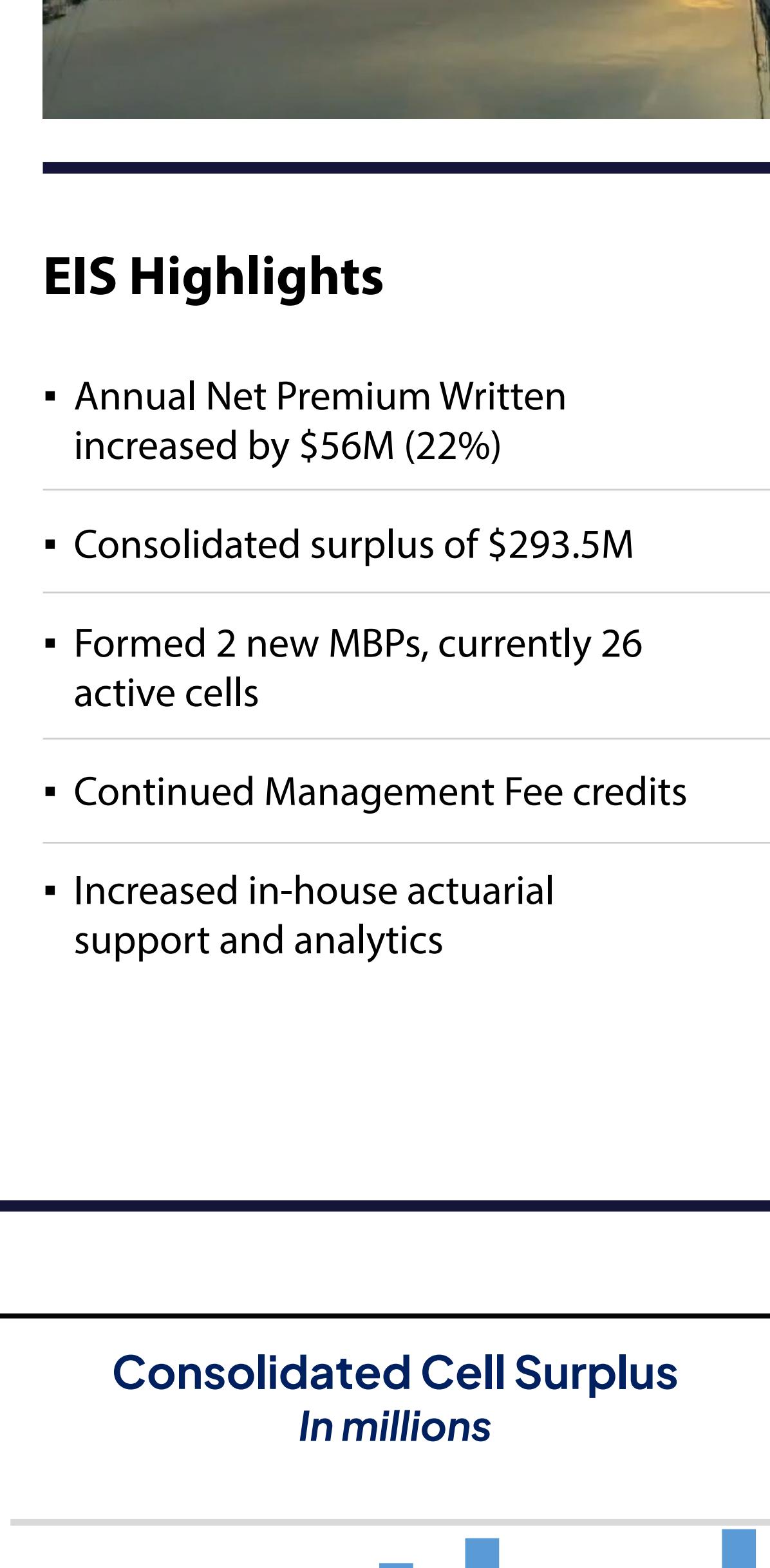
View on the Creek

2025 EIS PAC Conference

We extend our sincere appreciation to all participants, prospective clients, and service partners who attended the 2025 PAC Conference at the beautiful Wild Dunes Resort in Charleston, SC. The event featured a full agenda of meetings, educational presentations, and networking opportunities. It was a pleasure to reconnect with returning attendees and welcome new colleagues.

We held 14 PAC meetings and several prospect and operational meetings during the week, with over 70 attendees. We kicked off our individual PAC meetings early Monday to start the week. The General Session occupied Tuesday morning and Tuesday afternoon was reserved for our planned activities of golf, exploring downtown Charleston, or a spa treatment. Many of our PAC Members and guests enjoyed one of these conference activities that provided opportunities for networking with staff and other Participants. We held more PAC meetings on Wednesday.

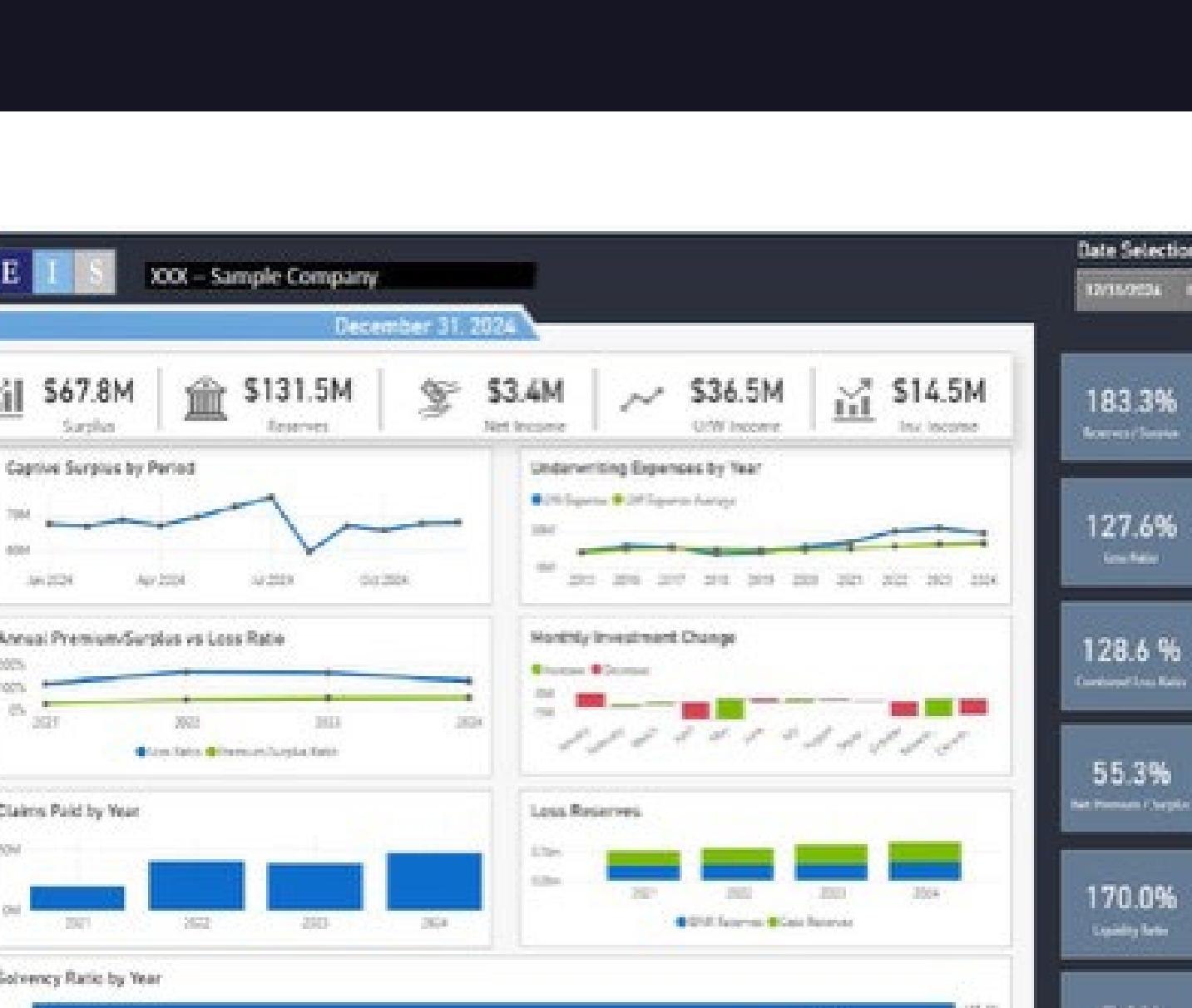
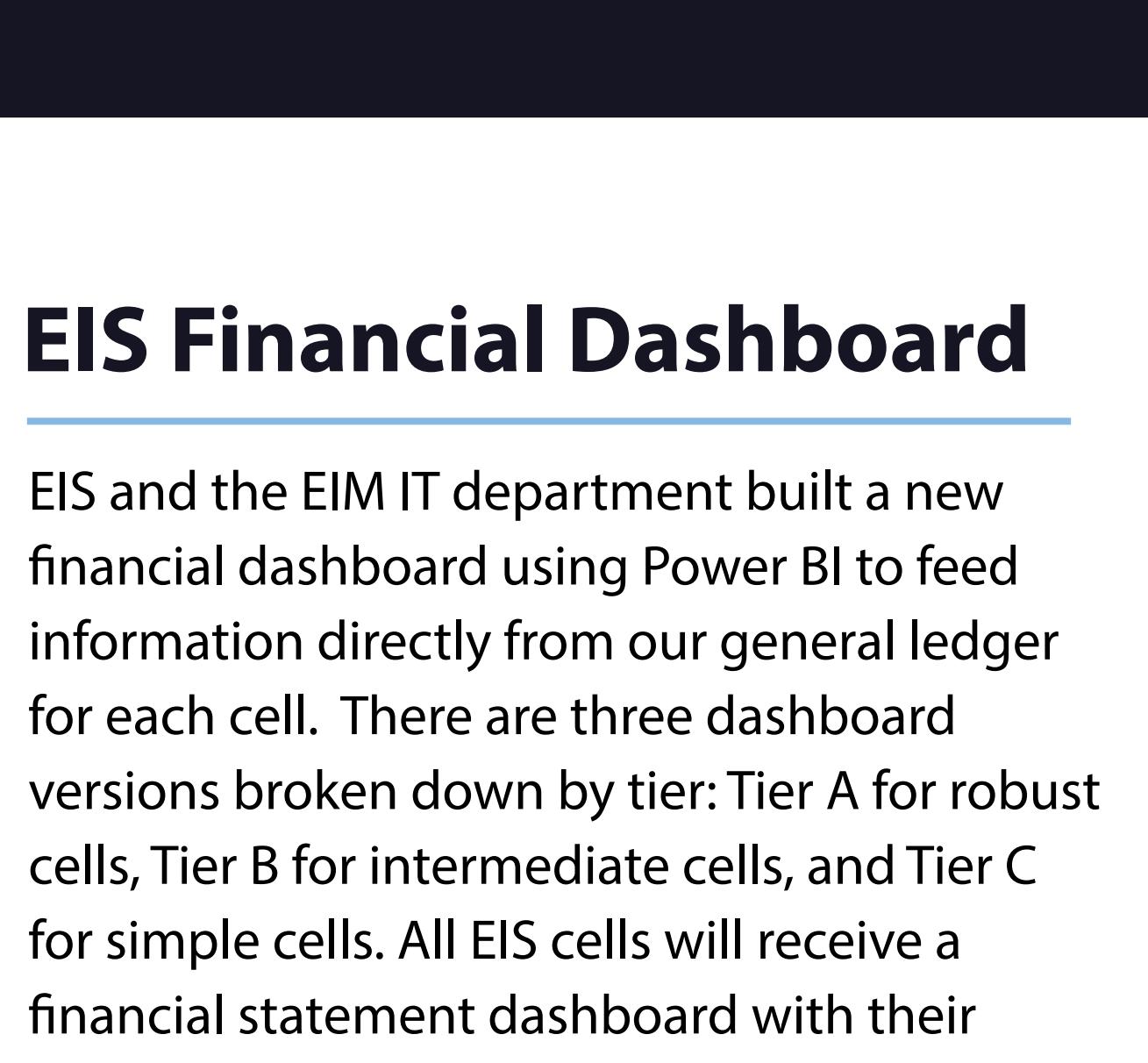
Our general session included an update from the EIS/ECM team on the current state of the Company and captive trends along with a South Carolina Domicile update. Legare Gresham, EIM's in-house actuary, provided a case study with a reserve analysis. EIS's auditors, Johnson Lambert, provided an update on the 2025 financial statement audit plan and a detailed review of the ECM SOC-1 Type II Report controls and findings. We concluded the general session with an engaging panel of risk managers utilizing an EIS cell in their insurance program. This panel shared insights on their EIS cell, highlighted success stories, and discussed lessons learned.



EIS Highlights

- Annual Net Premium Written increased by \$56M (22%)
- Consolidated surplus of \$293.5M
- Formed 2 new MBPs, currently 26 active cells
- Continued Management Fee credits
- Increased in-house actuarial support and analytics

EIS Highlights



EIS has more than doubled the number of active cells in the past 10 years due to continued challenges in the insurance market and energy industry. Current trends in cell coverage include:

WILDFIRE

BUILDER'S RISK

CYBER

EXCESS LIABILITY

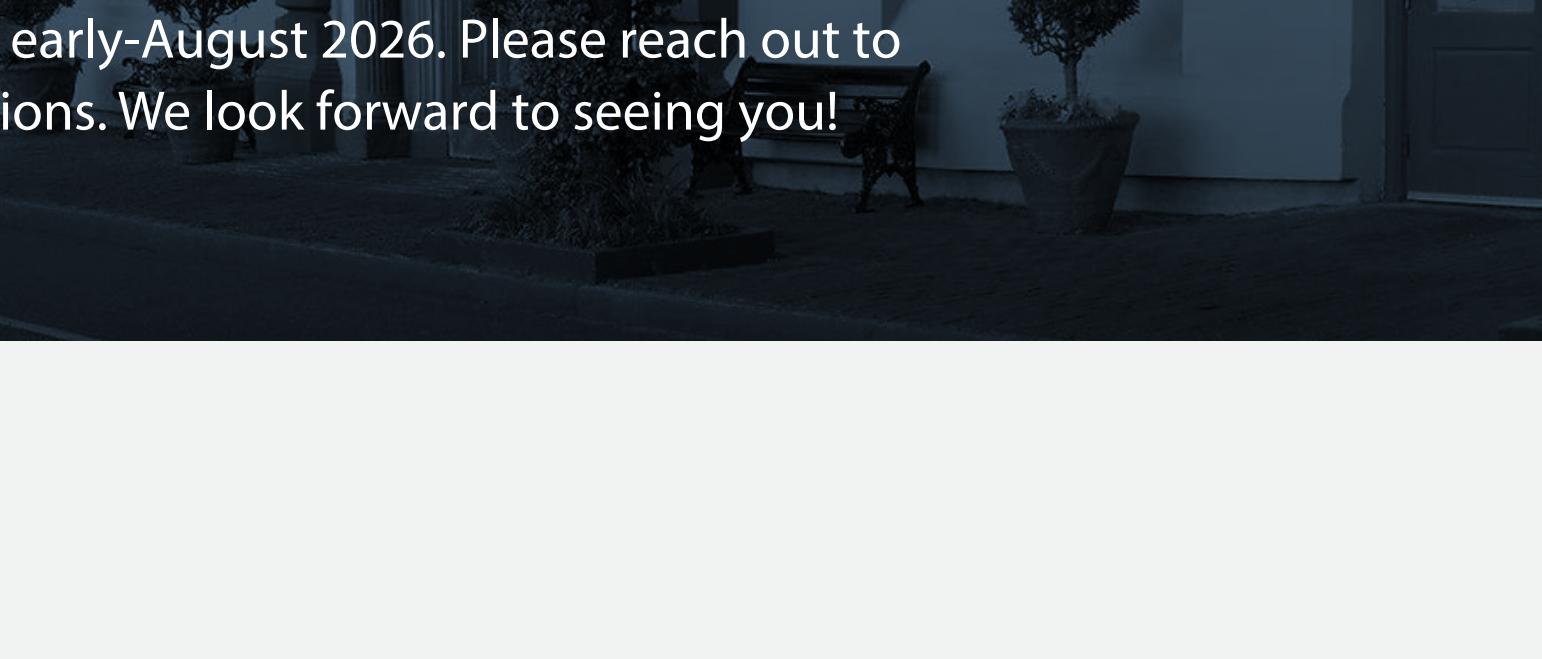
South Carolina Domicile Update



Andy Noga was named the Director of Captives by the South Carolina Department of Insurance in April 2025. Andy brings more than 30 years of experience in the insurance industry. South Carolina Senate Bill 210 (S.210) passed during the 2025 legislative session. The bill includes several key updates to streamline regulation and promote growth of the captive industry. The bill was very favorable for EIS and captive insurance companies in South Carolina.

EIS Financial Dashboard

EIS and the EIM IT department built a new financial dashboard using Power BI to feed information directly from our general ledger for each cell. There are three dashboard versions broken down by tier: Tier A for robust cells, Tier B for intermediate cells, and Tier C for simple cells. All EIS cells will receive a financial statement dashboard with their financial statement each period.



Save the Date

EIS Annual PAC Meetings

November 8-11, 2026

The Emeline Charleston, SC

We'll be back in downtown Charleston at the beautiful Emeline Hotel in 2026. Our conference is commencing on Monday, October 28 with the General Session on Tuesday morning. Individual PAC meetings will be held throughout the week, and there will be networking opportunities during the conference. Registration will be available in early August 2026. Please reach out to Megan Ogden at mogden@eimltd.com with any questions.

