



The EIM IAC is available to respond to specific questions and assignments from EIM's Board and to reflect input to the Board from the EIM Member Risk Managers (you and your companies). The IAC meets quarterly.

The following is a summary of discussion items from the third quarter IAC meeting held on September 5, 2025:

Discussions centered on the Finance, Underwriting and Task Force updates.

- Updates from the August 2025 Board Meeting highlighted ongoing efforts in legal system reform, wildfire risk mitigation, and the growth of builders' risk programs.
- The financial report for the first half of 2025 showed a loss ratio of 115%, strong investment returns and a surplus increase of \$50 million, maintaining strong capital adequacy aligned with industry standards.
- Underwriting activities remained stable with increased available wildfire coverage capacity, and new premium contributions from non-voting members, despite some capacity limitations and emerging risks like litigation.
- Member engagement initiatives included launching a Rising Risk Managers peer network, website enhancements, and a formalized process for tracking IAC Task Force activities to improve transparency and communication.
- Task Force updates covered cyber liability threats, regulatory energy policies, emerging risks such as tariffs and AI-driven demand, energy market challenges, and governance related to AI ethics and membership.
- Ms. Dominguez confirmed her upcoming retirement at the end of 2025, though she will remain during a transition period.

The next IAC meeting is December 9, 2025.

Please share any input you may have or want the IAC to evaluate for EIM Board and/or management consideration. It will be our pleasure to discuss and answer questions you may have regarding the activities of the IAC and EIM.

Thank you for your continued support of EIM.



IAC COMMITTEE MEMBERS (as of 09/2025)

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