

MEMBERS REPORT APRIL 2025

THE 2025 ANNUAL EIM RISK MANAGERS INFORMATION MEETING • MARCH 23 - 25 JW MARRIOTT • TAMPA



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2025 RISK MANAGERS INFORMATION MEETING



Tommy Bolton welcomes attendees to the EIM Risk Managers Information Meeting

Over 315 Members, industry partners, and guests traveled to Tampa to attend the 39th annual Risk Managers Information Meeting, providing a few days of important informational sessions and networking opportunities with EIM staff and their industry peers. The Women in Power and Utilities reception kicked off the evening's activities.

The evening shifted to the welcome reception where guests enjoyed EIM's "EIMPossible" opening video to introduce the conference theme of "One Mission: Unlimited Possibilities," and a mission for participants to find the hidden spy! Great music, beautiful professional flamenco dancing demonstrations, and a cigar roller gave attendees a taste of Tampa's Ybor City.

RMIM SURVEY FEEDBACK

"The RMIM is a great way to learn new information and meet with people in person - and it is always very well-run, informative, and fun."

WOMEN IN POWER AND UTILITIES **RECEPTION**



Debbie Gaffney, Jourdan Benavidez, Bonnie Wells, Lily Forney, Cheryl Price, Sheryl Winslett



Amy Schrimsher, Kate Cormier, Jane Overend

The Women in Power and Utilities sixth annual "in person" reception, sponsored by Alliant, Aon, CAC, EIM, Lockton, Marsh, and McGriff took place on Sunday evening and was attended by more than 90 RMIM participants. Continuing its commitment to continuing education, career development, and opportunities for women in the power and utility sectors, the group took advantage of the Tampa conference to connect with friends and colleagues, share ideas, and reinforce what has become a powerful network for energy industry professionals. The group will plan to gather at other industry and mutual company conferences throughout the year.



Jennifer Gray, Cindy Dobbins, Jill Dominguez, Cindy Fee

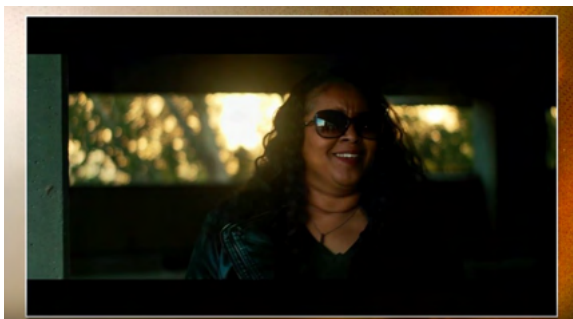
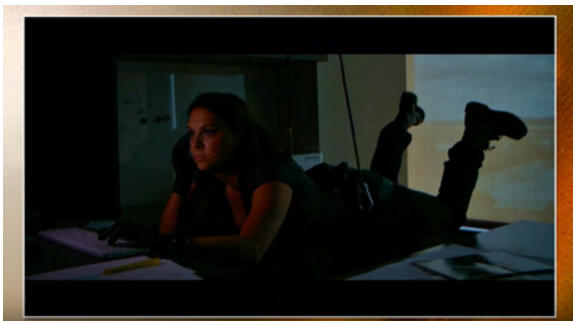


Women In Power reception attendees



2025 RISK MANAGERS OPENING VIDEO

EIM's traditional opening video highlighted the **Mission: EIMPossible** team and its quest to recover a critical hard drive which involved daredevil stunts, well-coordinated espionage, and a surprise twist a la the iconic Mission Impossible TV series.



Amy "The Spy"
Schrimsher

Amanda "The Spy
Catcher" Martin

INTRIGUE AT THE RMIM

Adding intrigue to the "Mission EIMPossible" theme of the opening video, attendees were challenged to locate and scan a series of codes secretly placed around the conference venue that would lead them to a spy amongst the hundreds of risk management sleuths.

Congratulations to Amanda Martin, Insurance Analyst, Williams, who successfully identified EIM's senior underwriter, Amy Schrimsher as the RMIM spy.



MONDAY MORNING SESSIONS

Attendees were greeted on Monday morning by Tino Martinez, a four-time World Series champion and former New York Yankee. Born and raised in Tampa and a graduate of the University of Tampa where he was a three-time college baseball All American, Martinez was later inducted into the University of Tampa athletics hall of fame, New York State baseball hall of fame, and National Collegiate Baseball Hall of Fame. As a lifelong Tampa resident, Martinez is a world class emissary for the Tampa Bay region and urged attendees to explore all the region has to offer.



**Tampa and Major League
Baseball legend welcomes
attendees to hometown**

Marty Lyons, Chairman, President and Chief Executive Officer of Ameren Corporation, and Chair of EIM's Board of Directors, was introduced and spoke to the group about the current state of the energy industry.

While being hard-pressed to characterize challenges in the energy and insurance industries as reflective of the spine-tingling escapades of the Mission EIMpossible crew, Marty highlighted transformational changes that have taken place, and will continue to occur, in the energy industry. These include meeting the challenge of climate change, responding to increased energy demand, and providing a reliable and resilient generation, transmission, and distribution infrastructure.

Marty noted that, just as cutting-edge technology played a key role in the EIM team's successful mission, the same can be said of the mission ahead for energy professionals. Retrofitted and

upgraded coal-fired facilities and newly built gas-fired energy centers, augmented by renewable generation components such as wind, solar and others, and further supported by battery storage and the likely development of small, modular nuclear reactors will all reflect implementation of advances in technology.

Meeting this challenge requires vigorous and regular communication amongst all involved in the mission, like the EIM team. In the power industry, this means communicating closely with federal and state energy policymakers to assure alignment, coordination, and a shared future vision. Through this collective effort, the industry can design and implement the action plans necessary to turn a shared vision into a reality.

Marty encouraged attendees to take advantage of the conference by sharing ideas, formulating new ones, and taking away at least one or two action items that will help make their respective organizations become more efficient, more resilient, and more responsive to customers' needs.



Marty Lyons, EIM Chair, extends his welcome to RMIM participants



MONDAY MORNING SESSIONS

After thanking fellow Board members, the Insurance Advisory Committee, and member company representatives for their ongoing support, and recognizing the EIM staff, Marty reiterated EIM's commitment to member focus and committed to an ongoing dialogue that emphasizes communication, meaningful risk management solutions, and a financially strong, enduring source of excess of loss capacity.

Tommy Bolton, EIM's President and Chief Executive Officer, then presented the day's agenda and took time to briefly review EIM's strategic plan, highlighting 2024 activity and 2025 initiatives.

The company's updated strategic plan, introduced at last year's RMIM, is designed to ensure a member driven organization. A key element of this plan is building additional depth and breadth of expertise through new hires and further developing existing in-house capabilities.



Tommy Bolton reviews Strategic Plan

"I believe one of the more noticeable trends for 2024 was the focus on not only bringing in new talent but also developing in-house talent. New hires over the course of 2024 have provided additional underwriting, claims, actuarial, strategic planning, member relations, and business development expertise. When coupled with existing resources, EIM has been able to build a Teams Risk Community, conduct webinars on relevant excess energy insurance topics, and produce white papers on a variety of claims-related subjects.

In addition, newly added staff, and additional in-house training for existing staff, has provided stability and enhanced succession planning for key EIM functions.

EIM has also embraced technology as it continually improves in areas of data analytics, modeling, and individual member-focused underwriting, including in areas such as wildfire analysis.

Communication and collaboration will continue to be a focus going forward as EIM remains committed to transparency and timely interaction.

We will continue sharing what we know through education webinars, research papers on the latest topics and trends, and through individual meetings and other conferences."

Tommy closed by confirming EIM's member driven focus and its unwavering commitment to providing long term stable excess of loss capacity.



A captivated audience gets ready for informative and exciting sessions



FINANCIAL



Jeff Tkacz moderates the financial update

Jeff Tkacz, Vice President-Chief Financial Officer, was joined by the finance team, Jennifer Gray, Controller, Legare Gresham, Actuarial and Analytics Leader, and Christine Hoogsteden, Director of Treasury, who provided an update on a solid financial year for EIM. Jeff highlighted EIM's net combined loss ratio of 100% and 7.4% investment return which translated into an 11% return on policyholders' surplus prior to the \$25 million annual distribution provided to members in early March 2025. Cumulative annual distributions since 2012 now total nearly \$470 million.

Post-distribution policyholders' surplus increased by \$116 million at year end 2024 to \$1.35 billion, supporting A.M. Best's confirmation of EIM's more than three-decades long "A" rating.

Jennifer noted that EIM's 2024 100% net loss ratio was consistent with the company's five (105%) and ten-year (101%) averages, observing that the net combined ratio, consisting of a 94% loss ratio and a 6% expenses ratio, was aided by member support for premium adjustments necessitated by increased loss activity.

Legare echoed Jennifer's observation on loss frequency and severity, pointing out that underlying claims are more frequently breaching EIM's historical attachment point of \$35 million and that, due in part to social inflation and an aggressive plaintiffs' bar, settlement demands and jury awards are trending upward as well. In the face of this trend, EIM continues to reserve conservatively for incurred losses (case reserves and incurred but not reported events), with current reserves slightly above third-party point estimates.

Christine reviewed the strong performance of EIM's investment portfolio, observing that US and international equities, along with alternative investment and fixed income securities, all performed positively in 2024. In light of certain economic uncertainties on the horizon, Christine noted that EIM has reallocated a portion of its \$2.4 billion investment portfolio to fixed income securities to guard against a downturn in equity markets.

In closing, Jeff touched on EIM's reliance on long term reinsurance partners and adjustments made to the company's reinsurance program in response to elevated ceded loss activity. He also confirmed that, looking forward, EIM would continue to monitor claim development and trends, remain committed to investment discipline, and ensure sufficient capital to meet covered claim obligations.



Jeff Tkacz, Jennifer Gray, Legare Gresham, and Christine Hoogsteden provide details on EIM's financial performance



MONDAY MORNING SESSIONS



Cindy Dobbins leads the claims update



Panelists Laura Compton, Stephen Newbold, and Eve Bacanskas offer claim activity statistics and insights

RMIM SURVEY FEEDBACK

"You did a great job balancing having a fun time and celebrating success with good informational meetings making it worth our time to be there."

CLAIMS

Reflecting on earlier comments about the increase in claim frequency and severity, Cindy Dobbins, EIM's Vice President – Chief Claims Officer and claims team Senior Claims Attorneys Eve Bacanskas and Laura Compton, along with Claims Attorney, Stephen Newbold, reviewed the dynamics underlying the upward claim trends and social inflation. The team discussed the mitigating impact that robust claims management programs, effective litigation strategies, and jury research can have on claim outcomes.

Of the top seven claims categories, members have seen wildfire and gas explosions, combining for almost 60% of the \$4.7 billion in claim payments made by EIM since it began underwriting in 1986. In 2014, EIM had \$453 million in gross loss reserves. Ten years later, in 2024, we have \$1.6B, in gross loss reserves; which have more than doubled in the last 10 years.

The group highlighted recent updates to the automated claim notification process as well as implementation of the claim dashboard available on Power BI. In addition, attendees heard about the significance of speedy response to, evaluation of, and, when necessary, escalation of claims and monitoring for complex or high value events.

To further assist in effectively managing claims, the claims group will survey members on EIM's claims customer service. The team is also looking to utilize its more than 70 years of combined claims experience to train artificial intelligence and other technology advances to better identify and explain member and industry-based claim trends. This information will aid in providing additional support to members via publications such as a recent article on Early Mediation to Mitigate Exposure. The next article in the series, Preparing for Corporate Representatives for Depositions, will be distributed this year.

The claims team discussed the importance of contractual risk transfer. A white paper on risk transference, focusing on defense and indemnity obligations for third party contractors is available now on the Member Portal.



MONDAY MORNING SESSIONS

UNDERWRITING



Jill Dominguez heads underwriting update

The underwriting team outlined the dynamic nature of the renewal process over the last 24 months and its impact on EIM's general liability, D&O, property, and cyber lines of business. Jill Dominguez, EIM's Vice President – Chief Underwriting Officer, provided an overview of the recent premium adjustments, reduced wildfire limits, and higher attachment points, noting that, while these were

not easy decisions for EIM and its Board and difficult for EIM members, the ongoing support by member companies has resulted in underwriting results that reflect a much-needed balance between risk and premium. While gross written GL premium increased from \$308 million to \$457 million and more than 50% of membership now attaching above \$35 million, EIM still retained 94% of renewing members in 2024. With this support, EIM was able to increase wildfire capacity for certain exposures to \$65 million starting in 2025. The company also added a new non-voting membership class to qualifying companies looking to write property-only business.

Amy Schrimsher, Product Development & Management – Casualty Senior Underwriter, outlined the updated and streamlined GL form, while Vitaly Pisetsky, Underwriting Manager – Executive Liability, reported that, despite an uptick in D&O claim activity, 2025 premium levels are expected to increase 1% to +5%.

On the property front, Scott Leiman, Product Line Manager – Property, stated that a softening property market delivered a 3.5% rate decrease in 2024 but, with new business, saw a 2% increase in gross written premium. While hurricane activity delivered some property losses, Scott expects 2025 renewals to be flat.

Bryan Oliff, Senior Underwriter Casualty/Product Line Manager – Cyber, updated attendees on EIM's cyber coverage, stating that 33 current policies with an average limit of \$9.2 million attaching excess of \$50 million generated \$5.3 million in gross written premium. While an active market, 2025 renewal premium is expected to be flat after 5-10% increases in 2024.

Jill closed the panel by highlighting 2025 underwriting objectives that included: (1) early communication with members on renewals; (2) refining wildfire exposure models; (3) continued focus on energy industry transition; (4) using technology to better mine underwriting data and results for more efficient benchmarking; and (5) building bench strength and cross-training.

Jill also reminded attendees about the Energy School to take place at Florida State University May 17-21, 2026



Underwriting panel members, Vitaly Pisetsky, Scott Leiman, Amy Schrimsher, Bryan Oliff, and Pete Nadel address their respective lines of business



DAVID L. HADLER AWARD

Jill Dominguez introduced Mike Mee, the 15th David L. Hadler award recipient, and recounted his 43 years of insurance experience, 27 of which included his time as a risk manager.

Mike has made an impact through his service with various mutuals and also supported Exelon executive participation on the AEGIS, EIM, and NEIL Boards. Additionally, Mike has been a long-time participant in the Philadelphia Area Risk Managers Association and has taught Contractual Liability courses at the Insurance Society of Philadelphia and the Energy School.

Collaborative, innovative, and a dedicated energy industry professional, Mike is truly the embodiment of the qualities that define the Hadler award. Mike is directing the \$5,000 contribution made by EIM on his behalf to the Saint Joseph University's Haub School of Business' Maguire Academy of Insurance and Risk Management. The support of the Hadler award by the EIM member and broker community has helped fund over \$115,000 for various Risk Management programs across the country.

Congratulations to Mike for this well-deserved recognition.



Mike Mee, 2025 recipient of the David L. Hadler Risk Manager of the Year award



Jill Dominguez and Tommy Bolton present Mike with the DLH award

PREVIOUS DLH AWARD RECIPIENTS

- | | |
|---|---|
| 2011 - J. Gary Meggs, Risk Manager, Southern Company | 2018 - Julie Jackson, Assistant Vice President, Risk Management & Insurance, Targa Resources Corp. |
| 2012 - Michael J. Anderson, Director of Hazard Insurance, Xcel Energy Corporation | 2019 - John Mellette, Manager of Corporate Insurance, SCANA |
| 2013 - Jack Hadsall, Director, Risk Management, City Utilities of Springfield | 2020 - Deborah S. Gaffney, Director, Risk Management, Southern Company |
| 2014 - Bill Powell, former Manager, Risk Management & Environmental Services, Salt River Project | 2021 - Greg Umscheid, Senior Director, Risk Manager, Westar Energy, Inc. (retired) |
| 2015 - Linda Barnett, Director-Corporate Risk Management, Dominion Resources | 2022 - Joseph Meaney, Jr., Vice President, Global Insurance and Risk Engineering, AES Corporation |
| 2016 - Mike Kaminski, Manager of Corporate Risk Management, WEC Energy Group, Inc. | 2023 - Roger Olson, Manager, Corporate Insurance, DTE Energy |
| 2017 - Robert Frounfelker, Executive Director of Risk Management, Consumers Energy Company (retired) | 2024 - Karen McCann, Director, Risk Management at Consolidated Edison Company of New York |



MONDAY MORNING SESSIONS

MEMBER RELATIONS

Pete Nadel, EIM's Director, Member Relations and Business Development, highlighted the framework being built to strengthen member relationships and capitalize on new and expanded business relationships. Robust member communications through multiple channels that now include webinars, the Microsoft Teams risk community, member company meetings and industry events, educational sessions, and publications, as well as closer working relationships with trade organizations such as EEI, are all designed to strengthen member relationships and provide meaningful risk management solutions.

The result of these initiatives will be enhanced member engagement, collaborative solutions addressing emerging risk management issues, and greater alignment of member company needs and strategies with EIM products and services.



Pete Nadel outlines initiatives on member relations and new business efforts

ENERGY INSURANCE SERVICES

With five new cells formed in 2024, Megan Ogden, Vice President, Captive Subsidiaries at Energy Insurance Mutual, reported that EIS continues to grow, both in terms of written premiums, as well as consolidated cell surplus. The EIS management fee credit program of 10% of annual fees will continue in 2025.



Megan Ogden reviews EIS and ECM 2024 performance

EIS currently has 24 active cells, more than double from 2015, and anticipates more cell formations in 2025. Protected cell participants now have insurance protection covering 42 states.

As an effective alternative for wildfire capacity and pricing in recent years, EIS is gauging member interest in a multi-member wildfire cell. Other lines of business such as general liability excess, terrorism, cyber, builder's risk, and renewables are seeing increased interest as members look for alternative avenues to provide coverage for attachment point and limit changes, as well as premium increases.

The availability of in-house actuarial support and analytics has been an invaluable asset to the EIS team through preparation of funding and capitalization studies, review of reserves and IBNR, and analysis of new cell formations and business plan changes.



Megan reminded attendees that the EIS annual conference will take place in Charleston, SC during the week of October 26, 2025. The conference is a great opportunity for further education on EIS, to attend an EIS cell meeting, and share ideas and experiences with current participants. All EIM members are invited to attend.



Mike McFarland, Director, Enterprise Risk Manager, Great River Energy, moderated a discussion with Marty Lyons and Tommy Bolton about the state of the energy industry. Opening with a reference to the phrase, “May you live in interesting times.” Mike clarified that it is often mistakenly referenced as a “Chinese curse” but is actually an English expression with no known Chinese origin, used to suggest that “interesting times” are often times of trouble and turmoil.

Building on the notion of interesting times, Mike asked Marty about his take on the challenges facing today’s energy industry. Marty commented on the enormity of transformation facing the industry but stated that if the U.S. does not take on a leading role, someone else will. According to Marty, “We need to build out and modernize our generation and transmission infrastructure and we need to undertake this initiative swiftly. Couple this overarching imperative with maintaining the reliability, resiliency, and efficiency of existing resources, communicating with state and federal regulatory bodies, aligning strategic direction with evolving energy policies, adapting to new technologies, and maintaining the security of a national system that provides essential power and utility services, make this endeavor even more complex.

In terms of EIM’s role in this daunting campaign, Tommy commented that EIM was formed as a member focused organization and that its responsibility is to communicate and work closely with members, the Board, and IAC, to evolve products and services that meet the changing needs of the industry. Part and parcel of this obligation is continuing to develop and broaden in-house skill sets, regularly adopting new technologies to better assess, predict, and manage emerging

risks, and working hand in hand with members to ensure that EIM is adding value to their risk management strategies.

Apropos of the challenges facing the industry and EIM, Mike asked Marty and Tommy where both are headed regarding wildfire. Marty observed that a key consideration for the Board is EIM’s long term stability. By 2023, conditions had deteriorated to the point where existing wildfire coverage and limits could not be sustained without threatening the long-term stability of the organization. Accordingly, EIM, in consultation with the Board and IAC recommended changes to wildfire coverage designed to balance premium with wildfire loss exposure. This meant ceasing coverage in some areas and reducing limits for wildfire in others. Both Marty and Tommy believe that as wildfire exposure expands beyond California eastward and even westward to Hawaii, there must be a public/private effort to manage not only wildfire mitigation but more realistically assign responsibility for wildfire



Mike McFarland leads an industry-focused exchange with Marty Lyons and Tommy Bolton

losses. Tommy noted that, with the wildfire coverage changes undertaken in 2023, EIM has been able to stabilize its financial position and, as a result, adopt incremental increases in selected wildfire capacity.

On the question of ESG, Marty observed that he viewed environmental, social and governance factors as simply good corporate management. Sustainability in a capital-intensive industry requires financial strength, social conscience, and good governance.

When asked about the most important issues facing EIM, Tommy highlighted communication (which starts with listening) and financial strength, along with agility and flexibility. Marty added that being a good steward of member capital is always high on his list. From a member perspective he lists responsiveness as a key issue.

Mike thanked the panelists for their observations and insights, noting that he hopes EIM's and the power industry's "interesting times" will be a blessing and not a curse.



Marty, Tommy, and Mike commenting on the issues of the day confronting the energy industry and EIM

RMIM SURVEY FEEDBACK

"This was my first time attending so I was very interested in all of the speakers. I also had a lot of time to meet with brokers and peers, many of whom I had only met virtually."



YACHT-ROCKING

On Monday evening, conference attendees savored the outdoor waterfront venue at Sparkman Wharf, a short walk from the RMIM headquarters. The Wharf, a dynamic and vibrant piece of Tampa Bay's downtown waterfront, provided a great backdrop for the evening's "Yacht Rock" theme. Attired in their best boating regalia, everyone enjoyed an evening of good food, fun games, and good friends, along with smooth and mellow music to dance the evening away.



"Anchors Away!"

RMIM SURVEY FEEDBACK

"I enjoyed learning about where the industry is and also bouncing theories and ideas off brokers and colleagues."



Stacy Frey, Duane Frey, Jerri Carlson, Edsel Carlson



Roy Barnes, Tiffany Barnes, Erica Duhaney, Anthony Turney



Heath Silvey, Michelle Howell, Dave Nichols, Kristi Nichols, Brian DeBruin



Allison Moser, Chris Patterson, Jorge Robles



STILL ROCKING ON



Blake Potter, Jodi Potter, Caty Lobser, Eric Lobser



Ryan Weber, Greg Miller, Carmen Whiting



Julie Reinhardt, Shannon Moyer, Collin Schumacher,
Pete Nadel, Jim Loesner



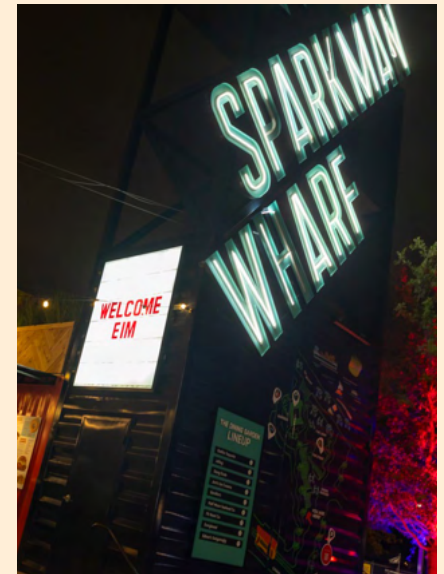
"Dancing the Night Away"



Jamie Shelton, Tyler Shelton, Jeannette Almanza,
Gabe Almanza, Heather Boyd, Derek Boyd



A balmy evening on Tampa's waterfront



An EIM Welcome

TUESDAY MORNING BREAKOUT SESSIONS

Tuesday's session began with two breakout opportunities. Attendees had the option to attend either a session on "Claims and Aging Utility Infrastructure" or a proposed "EIS Wildfire Pool."

The infrastructure panel was moderated by Cindy Dobbins and included Y. Lisa Colon, Partner, Litigation and Dispute Resolutions with Saul Ewing LLP, and Timothy D. Berringer, P.E., an electrical engineer, and electric utilities expert with Robson Forensic, Inc. The panel reviewed case studies involving natural gas and power substation explosions and explored the Arrhenius equation which formulates the relationship between temperature and the corresponding rate of reaction for many physical and chemical interactions, helping us determine the expected life of infrastructure assets.

The panel also outlined risk management measures such as asset inventories, integrity management programs, NESC and NFPA compliance, defensibility elements, such as education and statutory and regulatory compliance, contractual protections from commercial/industrial users, and internal and external training focused on staff, fire and police officials, along with state and local first responders.

The EIS Wildfire Pool, also referred to as the Multi-Member Wildfire Cell (MMWC), involved panel members Pete Nadel and Tanner McAndrew, Vice President of Risk Management & Corporate Strategy, who outlined the protected cell structure, coverage terms, and pro forma cell mechanics for the proposed EIS wildfire facility that would be available to EIM members.

Offering \$35 million in per policy aggregate capacity for wildfire only, with a cell annual per policy and aggregate limit, post loss premium surcharge component, and the possibility of retro premium assessment, the facility is contemplated to provide non-California wildfire peril protection above the coverage currently offered by EIM.

The concept is still in its formative stages and will be dependent on member company interest and support, South Carolina Department of Insurance review and approval of the proposed MMWC cell, and Board approval by both EIM and EIS. Assuming adequate member support, regulatory sign-off, and Board approval, the new facility could be available to members by May 1, 2025.



Lisa Colon and Tim Berringer (top) address the breakout session on aging infrastructure while Pete Nadel and Tanner McAndrew review a potential non-traditional solution during the wildfire breakout.



TUESDAY MORNING SESSIONS

IAC UPDATE



Arnold Garcia

Attendees reconvened at the Marriott's HB Plant Ballroom to receive an update on Insurance Advisory Committee (IAC) activities provided by panelists IAC Chair, Arnold Garcia, Director, Risk Management & Engineering Duke Energy, and IAC Vice Chair, Mariya Coleman, Vice President, Insurance and Claims, Berkshire Hathaway Energy. Pete Nadel moderated the session which included an IAC overview, updates relating to activities undertaken by the seven IAC task force committees, and specific issues relating to wildfire, contractor-related GL exposures, infrastructure cyber vulnerabilities, data center growth, regulatory uncertainty, and artificial intelligence.

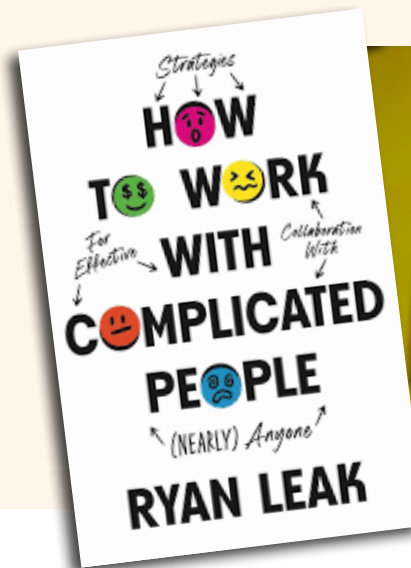
Arnold and Mariya also reviewed results of the 2024 member survey where they highlighted common themes relating to EIM strengths (capacity, people, member support), opportunities for improvement (communication, product offerings, wildfire), and general feedback (like "mutuality," additional positive feedback on EIM staff, suggestions for RMIM content).

For anyone interested in serving on the IAC please fill out the application on the EIM [website](#).

KEYNOTE SPEAKER – RYAN LEAK

Ryan Leak joined the conference on Tuesday morning to inspire attendees to greater heights. An author, coach, and social media presence, Ryan trains over 30,000 leaders annually, from Fortune 500 companies to professional athletes. His passion in life is leadership, communication, professional development, and building resilient, high-performance teams.

His engaging personality and keen understanding of people position him perfectly to provide the drive and motivation to excel. With observations like, "Complaining about where you are is no way to prepare for where you want to go" and "What's worse: failing while trying or failing by not trying?" Ryan offered thought-provoking and action inducing observations on resiliency, teamwork, and turning failure into opportunity.



Ryan Leak



ENJOYING THE MANY PURSUITS IN AND AROUND THE TAMPA BAY AREA



Busch Gardens



Giraffe Encounter



Baseball



Fishing



Kayaking



Golfing

*EIM's Members Report is electronically published four times per year.
Comments, questions, and suggested subjects from members are sincerely welcomed.*
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