



The



Joshua Tree

July 28, 2026

SIGNS OF STABILIZATION

Rotarian **Ryan McEachron**, President of ISU ARMAC Insurance Services, provided the Rotary Club of Victorville with his annual update on the insurance industry, sharing some cautiously encouraging news for California consumers and businesses.

According to Ryan, the insurance market is beginning to move away from the sharp rate increases and shrinking availability experienced over the past several years. Although premiums remain significantly higher than they were before the recent insurance crisis, increased competition and improved financial stability are encouraging some carriers to begin expanding coverage again.

The clearest improvement has occurred in personal auto insurance. After several years of rising vehicle repair costs, medical expenses, litigation and more severe accidents, insurers responded with substantial rate increases and tighter underwriting standards. Those changes helped restore profitability across the industry and created room



for renewed competition. One notable example is State Farm's recently approved 6.2% reduction in California personal auto rates, which took effect in May.

Homeowners insurance remains more challenging, particularly in communities with elevated wildfire risk. Ryan explained that California's previous regulatory system made it difficult for insurers to account for projected wildfire losses and rapidly rising reinsurance costs when establishing rates. In response, many carriers stopped accepting new policies, limited the number of homes they would insure, or withdrew from high-risk areas.

Under California's new Sustainable Insurance Strategy, qualifying insurers may now use forward-looking catastrophe models and certain reinsurance expenses when requesting rates. In exchange, participating companies must commit to writing additional policies in wildfire-distressed communities and help move homeowners away from the California FAIR Plan.

Those changes are beginning to produce results. By May 2026, six of California's 10 largest homeowners insurance groups had committed to remaining and growing in the state. Farmers Insurance removed its monthly cap on new homeowners policies, while Mercury, CSAA, Travelers, AAA Southern California and several other carriers announced plans to maintain or expand

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This Week's Functionaries

Invocation: **Steve Murray**

Flag Salute: **Bob Basen**

4-Way Test: **Ryan McEachron**

Fine Master: **Ryan McEachron**

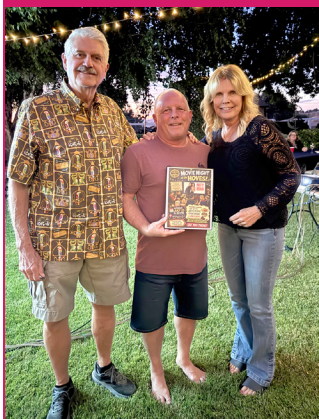


MURRAY'S MINUTE

Didn't think I'd be back so soon did ya? I was happy to fill in for Brad this week and I want to thank

Ryan McEachron for taking time to give us our annual insurance update!

Our 76th Anniversary is coming up on Saturday, October 17th and we will once again sell tickets for \$250 each, with a chance of winning \$10,000. Only 100 are being sold and you can pay by cash, check and new this year, online! Please click the QR Code below to pay digitally!



Thank you to everyone who came out for Movie Night at the Hove's! Once again, we must give a shout out to our hosts, Jon & Linda

Hove. Everyone had a great time and as always the food was wonderful. It was a smaller group than previous years, but still a great evening, with seeing Chris Ackerman's mom in "Pretty Woman" and many other fun times!

Steve

Ryan McEachron

Continued from page 1

coverage. Growth in the FAIR Plan also slowed considerably during the first quarter of 2026, another early sign that the market may be stabilizing.

Businesses are also seeing improving conditions in several areas. Nationally, average commercial insurance premiums declined during the first quarter of 2026 for the first time since 2017. Commercial property, workers' compensation and cyber insurance are generally becoming more competitive, although commercial auto, general liability and umbrella coverage continue to face pressure from medical costs, litigation and large jury awards.

Ryan emphasized that this does not mean California's insurance problems have been solved. Homeowners in the highest wildfire-risk areas may still have difficulty finding coverage, and premiums are unlikely to return to pre-2020 levels. Insurers also continue to look closely at factors such as roof age, vegetation, defensible space, building materials, property access and previous claims.

The overall message, however, was more encouraging than in recent years. California's insurance market appears to be moving from broad contraction toward selective expansion. More carriers are becoming willing to provide quotes, competition is slowly returning, and consumers with favorable risks may begin to find better options.

Ryan encouraged individuals and businesses to work closely with their insurance professionals, document property improvements and mitigation efforts, and periodically review their coverage and available options. In today's changing market, being prepared and properly represented can make a meaningful difference.

CREATE LASTING IMPACT

Big Blue Poker Chip



Craig Garrick had the chance to draw the Blue Chip and did it! But that was not the end. Craig then donated all of the \$475 back to the Club!

A true Rotarian if there ever was one!

We will start again next week with 14 chips and \$200 for the lucky Rotarian who can draw the Blue Chip.

Spoon of Exception

Angel Espino had his last week with the Spoon and then it was time to auction it off for the month of August. **Arsalee Morales** got the Spoon for \$150, and then proceeded to leave the meeting without it! Have a feeling a fine may be awaiting...

Raffle

This week, **Angel Espino** was the big winner taking home a bottle of wine from **Pam Murray** and a defrosting platter from **Steve Murray**. Steve himself won a sleeve of pink golf balls from **Jim Murray**, while Jim, **Arsalee Morales** and **Craig Garrick** each received Rotary koozies from the Club.

ROTARY CLUB OF VICTORVILLE



ROTARY'S 76TH ANNIVERSARY GALA & FUNDRAISING EVENT

SATURDAY, OCTOBER 17, 2026

DOORS OPEN AT 5:30 PM

DINNER FOR TWO AT 6:00 PM

DRAWING STARTS AT 7:15 PM

SPRING VALLEY LAKE COMMUNITY CENTER

12975 ROLLING RIDGE, SPRING VALLEY LAKE

PROCEEDS TO BENEFIT THE CURRENT AND FUTURE
SUCCESS OF OUR PROJECTS




PROGRAM SPONSORSHIP OPPORTUNITIES

Have Your Business or "Congratulatory" Message in the Official Event Program

Full Page Ad: \$500

Half Page Ad: \$350

Quarter Page Ad: \$250

Business Card Ad: \$150

EVENT PROGRAM ADS DUE BY SEPTEMBER 3RD

TABLE OF 8: \$1250.00
INCLUDES FULL PAGE AD & 4 BINGO CARDS

For more Information or Questions:
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VICTORVILLE ROTARY CLUB OFFICERS

Board of Directors

President 2026 - 2028	Brad Letner
Immediate Past President	Steve Murray
Executive Secretary	Pam Murray
Treasurer	Darron Poulsen
Foundation.....	Jon Hove
Membership	Bryan Gillespie
Club Service	Arsalee Morales
Community Service	Craig Garrick
Vocational Service	Angel Espino
International Service.....	Ben Tafoya
Youth Service	Ryan McEachron
Directors/Members-at-Large.....	Bob Basen & Dr. Ron Boyd
Joshua Tree/Marketing	Chris Ackerman
Recording Secretary.....	Pam Murray

Positions & Committee Chairs

Scholarships.....	Kirsten Acosta
Billing	Pam Murray & Darron Poulsen
Public Service Awards.....	Arsalee Morales
Teacher Mini-Grants	Angel Espino
Special Projects.....	Rob Kilpatrick
Dan Stover Music Contest.....	Angel Espino
Read B4K	Brad Letner
Grants.....	Please Volunteer
Food Baskets.....	Ben Tafoya
Interact (Junior Rotary).....	Please Volunteer
Programs	Mike Page
Fundraising	Brad Letner
S.T.A.R. Students	Chris Ackerman
Club Learning Facilitator.....	Please Volunteer

The Victorville Rotary Club meets every Tuesday for fellowship
at 11:30 a.m. and meeting at 12:00 noon at the Bear Valley
Country Club, 13229 Spring Valley Parkway, Victorville

Make-up Days and Locations

MONDAY:	San Bernardino East, Imperial Palace, noon
TUESDAY:	Rancho Cucamonga Sunrise, 7:15 a.m. Empire Lakes Golf Course Rancho Cucamonga, 12:00 p.m., Etiwanda Gardens
WEDNESDAY:	San Bernardino Crossroads, Hilton, noon, Barstow, DiNapoli's Firehouse, 1358 E Main St, Barstow, CA
THURSDAY:	Apple Valley, Rusty Bull, 13685 John Glenn Rd, Apple Valley, Noon. Ontario, 12:15 p.m., Doubletree Hotel San Bernardino, Denny's at I-15, 7 a.m. Redlands, Masonic Temple, noon
FRIDAY:	San Bernardino North, Elks Lodge, 12:05 p.m.

Calendar Dates

Aug 3

Board of Directors Meeting

5:30pm Board Meeting
Coldwell Banker
12138 Industrial Blvd., Suite102
Victorville, CA 92395

Upcoming Programs

Aug 4

Victorville Fire Chief Bobby Clemmer
and Travis Espinoza, **"100 Years of the
Victorville Fire Department"** (Page)

Aug 11

2nd Tuesday Fun: Town's End 5:00pm

22020 Hwy 18, Apple Valley, CA

Aug 18

OPEN

Aug 25

OPEN

Sept 1

OPEN

Sept 8

**2nd Tuesday Fun: Pick Your Pleasure
Wine, Whiskey & Cigar Night**
Letner Lakeside Lounge

Rotary
Club of Victorville, CA



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