



# INTERNATIONAL MONITOR

A publication of the  
International Institute of  
Loss Adjusters  
[www.iila.com](http://www.iila.com)

March 2025

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## 2024 IILA Annual General Meeting



**IILA World Headquarters**  
Ottawa, Canada  
Email: [info@iila.com](mailto:info@iila.com)

## Our members are represented in these countries

Argentina	Italy	Singapore
Australia	Japan	Spain
Austria	Kenya	Thailand
Bahrain	Kuwait	Trinidad/ Tobago
Barbados	Lebanon	Turkey
Bolivia	Mexico	United Arab Emirates
Brazil	Namibia	United Kingdom
Canada	Netherlands	United States
Chile	New Zealand	Uruguay
Colombia	Nigeria	Uzbekistan
Ecuador	Paraguay	Venezuela
Ghana	Peru	
Hong Kong	Portugal	
India	Russia	

The 2024 IILA Annual General Meeting was held in Crete, Greece from October 18th through October 22, 2024 at the Abaton Island Resort & Spa which is located on Crete’s Northern Coastline which offered elegant accommodations and panoramic Mediterranean Sea views.

The conference and program chair, Jerry Provencher put together a first-class cultural and educational program for all attendees and industry guests.

IILA Members from four continents were in attendance and a quorum was held for the Institute’s Annual General Meeting wherein the business of the Institute was had along with the election of new officers and Regional Vice Presidents.

Kudos to conference and program chair Jerry Provencher for his efforts in delivering a first-class cultural and educational experience for the institute’s membership.



## PRESIDENT'S MESSAGE

### Mr. Michael Nardulli



### To My Fellow Members,

of the International Institute of Loss Adjusters, I wish to thank you for the opportunity and privilege to serve you as your President for the 2024-2025 term.

We have returned from our Annual General Meeting held in Crete at the Abaton Resort which was hosted by second Vice President Jerry Provencher and his lovely wife Kalliope. The Provencher's left no stone unturned in putting together a first class Pre-Conference tour in Greece along with an unmatched AGM venue on the lovely island of Crete. The amount of effort that was undertaken was immense and I along with all institute's members and industry guests are most thankful for those efforts.

Currently, your newly elected officers are reviewing the memberships recommendations for venues for the 2025 AGM. Early suggestions put forth by the membership include Canada, Costa Rica and Uruguay. More information will be forthcoming in the upcoming months as to the site of the 2025 AGM.

If you have not already noticed, the institute has a Linked-In page which is excellently managed by our past President, Daniel Paz. I invite all of our members to follow the Institute's Linked In page to interact with our page. The Linked-In page can be found at -<https://lnkd.in/dxUnwqAA>

The IILA 's Mid-Year Meeting is to be held on Friday May 16, 2025, in conjunction with the USA based National Association of Independent Insurance Adjusters (NAIIA) at that organization's Annual Conference at the Sagmore Hotel and Resort on Lake George Bolton Landing, NY USA. Details concerning registering for this meeting can be found in this newsletter.

I will be continuing with my predecessors efforts in increasing the institute's membership worldwide. I ask that each member promote the institute, especially promoting likeminded industry colleagues to join our organization, so that we may continue to be relevant in the global claims environment.

If you wish to participate in a more active role with the institute, please feel free to contact me directly or any of the Institute's officer and or Regional Vice Presidents as to what committees you wish to be a participant.

Lastly, I want to thank my predecessor Emre Kokavci for his dedication and service to the institute.

In closing, I am honored to be the President of the Institute and will continue with my best efforts in leading the institute forward.

Respectfully,

Michael Nardulli,  
President



International  
Institute of  
Loss Adjusters



Sagamore Resort, Lake George

## 2025 Mid-Year Meeting

The IILA Mid-Year Meeting will be held in conjunction with the USA based National Association of Independent Insurance Adjuster's Annual Conference which is being held at the Sagamore Resort on Lake George in Bolton Landing, New York.

The Institute's Mid-Year Meeting will be held on Friday May 16th at 9:00 a.m. Hotel arrangements can be had by contacting the Sagamore Hotel (1-866-258-7247). When calling please make sure you are registering under the NAIIA Room Block to receive the discounted rate. Should you wish to attend the NAIIA Conference, arrangements can be made through NAIIA office (877-344-0624 – Sheri Csom -sheri@naiaa.com), or via their website (www.naiaa.com). The cutoff for the block discounted rate is Friday April 11th.

## Global Economic Outlook

The World Bank upgraded its outlook for the global economy estimating that it will expand 2.7% in 2025-2026. However, the global economy appears to be settling at a low growth rate that will be insufficient to foster sustained economic development.

**Emerging market and developing economies are set to enter the second quarter of the 21st century with per capita incomes on a trajectory that implies feeble catch-up toward those of advanced economies. Most low-income countries are not on course to graduate to middle-income status by 2050.**

Policy action at the global and

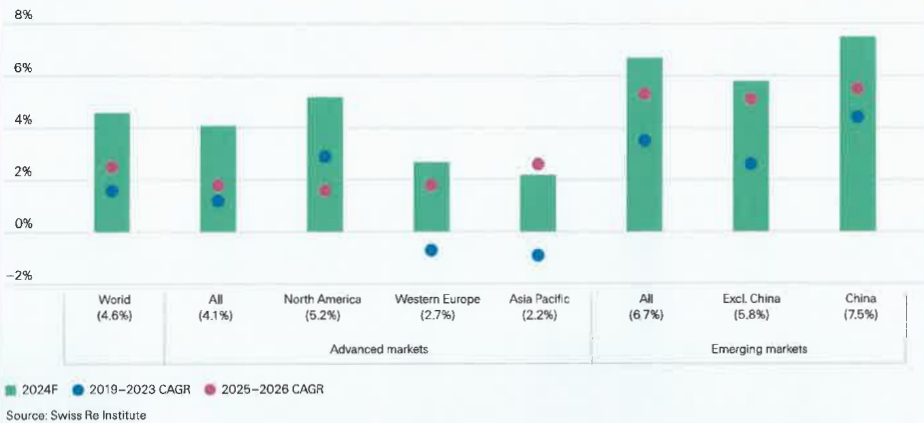
national levels is needed to foster a more favorable and external environment, enhanced microeconomics stability, reduced structural constraints, address the effects of climate change, and thus accelerating long term growth and development.

Against a backdrop of heightened trade restrictive measures and subdued global growth, EMDE regions face varying growth prospects this year. Growth is projected to moderate in East Asia and Pacific, amid weak domestic demand in China, as well as in Europe and Central Asia due to decelerations in some large economies following strong growth last year. In contrast, a pick up is anticipated in Latin America and the Caribbean Basin, the Middle East and North Africa, South Asia, and Sub-Saharan Africa, partly underpinned by robust domestic demand. In 2026, growth is expected to strengthen in most regions.

The conflicts in the Ukraine Gaza and Yemen will continue to produce political and economic uncertainty that may sway global growth and bares watching.

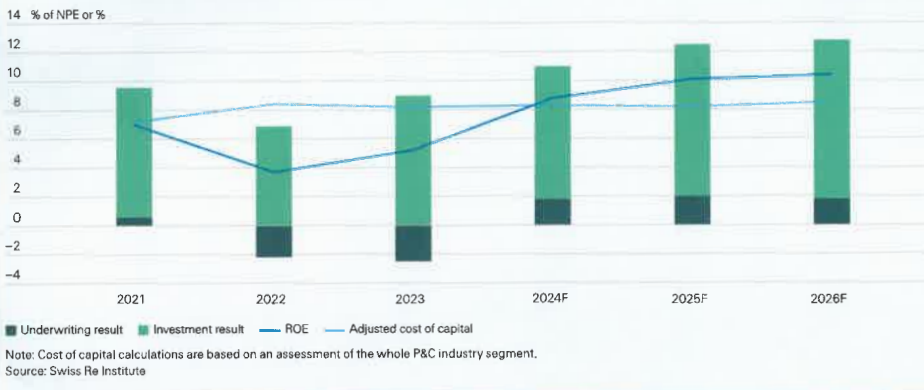
We forecast global insurance premiums to grow at an above-trend 2.6% annually in real terms in the next two years

Global total insurance premium real growth rates (2024 values in brackets)



In non-life insurance we forecast improving Property & Casualty (P&C) sector profitability in six key markets as inflation moderates

P&C insurance profitability, 2021-2026F, % of net premiums earned, ROE and cost of capital in % of capital



## Swiss Re Global Report

According to a new report from Swiss Re, the global economy is poised for further and solid expansion. They are forecasting global real GDP growth at 2.8% in 2025 and 2.7% in 2026, roughly in line with what was experienced in 2024.

However, in their view, distribution of risks is tilted to the downside, driven by Geopolitics, the potential for disruptive policy changes, and

financial market vulnerabilities. Growing divergence between regions will likely be accentuated by the new US Government’s policy direction.

**Swiss Re is forecasting global insurance premiums to grow at an above – trend 2.6% annually in real terms for next two years.**

In addition, it is forecasting improving Property & Casualty P & C sector profitability in six key markets as inflation moderates.

While the Swiss Re baseline scenario

resumes solid growth ahead, key regions are on diverging paths. US growth is expected to outperform even as sequential growth moderates, while both the Euro area and China will be weighed down by rising trade tensions and structural growth headwinds.

The distribution of risks around their baseline assumptions is skewed to the downside, driven by Geopolitics, potential disruptive policy changes, and financial market vulnerabilities.

In Swiss Re’s view, the top two downside macro-economic risks with the potential to significantly impact the re/insurance industry are geopolitical tensions, and financial stresses. These could participate one or two downside alternatives scenarios, namely “renewed supply shocks” or a “global recession”. There are upside risks as well stemming from technological progress, which could bring about a third optimistic scenario, of a “productivity revival”.

The Swiss Re forecast bares watching as we continue through the new year.

## Ocean Marine Update

The biggest problems that affected global shipping and logistics in 2024 included things like crowded ports,

not enough shipping containers, disruptions in supply chain, higher costs and complicated country rules.

The Kiel Institute for the World Economy, a German tank, estimates that due to ships being diverted, container ship capacity in the Red Sea was 64% lower than expected in October 2024, when compared to 2017-2019 levels. This is the direct result of the Houthi's launching and increased number of drone and missile attacks on Israel as well as against maritime shipping and military escorts sent to allow safe passage through the Red Sea.

The increased regional conflicts and political instability have forced shipping vessels to take longer and safer alternative routes. The detours have led to longer transit times and higher fuel consumption which significantly raises operational costs in overall shipping expenses. Insurance premiums have also increased due to the increased risk factor when transiting the Red Sea.

The catastrophic collapse of the Francis Scott Key Bridge in Baltimore, USA last year, triggered by the container ship MV Pali hitting a support column of the bridge causing its collapse and fatal injuries, is set to impact direct pricing in the ocean marine insurance sector, according to the analysts with Gallagher Specialty.

According to Gallagher Specialty,

the repercussions of this event will be felt in the reinsurance sector, potentially influencing protection and indemnity (P&I) club's and liability coverage pricing and to a lesser extent, hull insurance. So far the market is forecasting the losses as follows;

- 2 to 4 billion (USD) Insured Losses
- 10 billion (USD) Economic Losses
- 1.7 to 1.9 billion (USD) Rebuilding the Bridge
- 6 Fatalities

The Gallagher Specialty analysts are calling this event one of the largest insured marine losses ever.

## North American Hurricane Season Report

Officially, the 2024 Atlantic Hurricane season began on June 1st and ended on November 30, 2024. In all, 18 tropical cyclones formed, and all of them became named storms. 11 storms became hurricanes, of which 5 strengthen into major hurricanes.

The 2024 Atlantic hurricane season had its slowest start since 2014. This was due to a large stationary heat dome over Central America and Mexico. Hurricane Beryl, was the earliest forming category 4 & 5 Atlantic hurricane which impacted Jamaica and making landfall on the Yucatan Peninsula, Mexico

and Texas. After Beryl, the Atlantic Basin would fall under a period of inactivity due to a Saharan Air Layer, which suppresses tropical activity over the open Atlantic.

Activity resumed with Hurricanes Helene and Milton affecting the Southeast section of United States namely the States of Florida, Louisiana, Texas and North and South Carolina from heavy winds and substantial rains.

The US National Flood Insurance Program (NFIP) received over 18,000 claims from flooding due to Hurricane Milton with losses expected to reach between 1.2 billion and 2.5 billion US dollars.

Hurricane Helene was especially impactful for the NFIP, with over 55,000 claims, with loss estimates ranging between 6-7 billion US dollars, ranking it among the top most costly storms for that governmental agency.

## Bermuda Market Report

Bermuda's leading Property & Casualty Insurers & Reinsurers have a global reach operating across nearly 150 countries worldwide. The marketplace reported 171 billion US dollars in gross written premium covering cyber liability, political risks, catastrophic events along with property and casualty exposures.

Currently, Bermuda's reinsurers represent approximately 36% of the global reinsurance market based upon property/casualty net premiums earned.

### **Bermuda continues to lead the catastrophe and climate related reinsurance sector and US rating agency, AM Best forecast continued growth by Bermuda's reinsurers.**

Bermuda's new 15% corporate income tax rate, effective January 1, 2025 is not expected to diminish its standing as a global reinsurance hub.

## **European Market Report**

The US rating firm Standard & Poor's Global (S&PG) is calling for a strong and stable 2025 for the European Insurance Market.

In aggregate, the European insurers they rate display adequacy at the highest confidence levels which will result in dividends and share buybacks to their shareholders. While dividends and buybacks will reduce their capital surplus, it should provide a robust buffer against external events.

Notwithstanding external shocks, such as geopolitical risks, while it may affect some insurers, but most

of the European market would prove resilient in their view.

In the UK higher interest rates are improving investment results and tighter underwriting has led to significant underwriting gains.

S & P Global notes that commercial lines pricing is softening, and higher reinsurance costs may mean that ceding carriers would have to accept more volatility.

In the French Insurance Market strong premium growth will continue in 2025 and with the implementation of certain tariffs premiums should rise in the retail and home insurance marketplace. Further, the implementation of the Caisse Centrale De Reassurance's (CCR's) scheme has helped reduce the financial impact of natural catastrophes. Here again, rising reinsurance costs will affect the ceding carriers and its appetite for risk throughout the 2025 year.

In the Italian market, a strong recovery in premiums for the property casualty market will continue and implementation of certain tariffs will also increase premiums in the auto and property markets.

In the German, Netherlands and Swiss markets, the strong performances by those domiciled property & casualty companies will continue throughout 2025. Here

again, claim inflation and rising reinsurance costs will play a factor in these markets as well.

In the Nordic market underwriting discipline has provided successful in creating underwriting profits and investment portfolios for the property & casualty insurers are benefiting from the global capital market recovery.

Here again, this market will also face claim inflation along with rising reinsurance costs.

Overall, S & P Global ratings maintain a stable outlook and are predicting that the property & casualty market will continue with combined loss ratios below 100 percent. As such, their outlook for this area of the insurance marketplace remains stable.

## **Lloyd's/London Market Report**

The London Market and Lloyd's of London is expected to continue producing strong earning and capital over the next twelve to eighteen months, due to underwriting discipline, favorable market conditions and robust investment returns according to US rating agency Moody's Ratings.

Analysts however warn that its profitability could wind up falling short of the strong results seen in 2023 and the first half of 2024

because of higher catastrophe losses and continued reserve strengthening against casualty claims, which have been rising notably in recent years.

### **Lloyd's underwriting profit for the first half of 2024 spiked to 3.1 billion pounds from 2.5 billion a year earlier,**

which resulted in the market's best interim performance in seventeen years, reflecting Lloyd's past efforts to push through price increases and reduce exposure to catastrophe losses and other major claims.

Moody's analysts explain that Lloyd's efforts to reduce its exposure to major losses and certain cost discipline has helped the market achieve sustained underwriting profitability gains over the last four years. Prices across Lloyd's market have risen for 26 consecutive quarters, with the increase driven by commercial insurance and reinsurance markets. This fueled a 55% increase in total premiums between 2018 and 2023 according to Moody's.

Analysts also highlighted the effort that Lloyd's has taken to appropriately reflect risk in pricing and reduce its exposure to major claims, which has ultimately helped improve the market's capacity to absorb large natural catastrophe losses. Further, Moody's stated

that the markets biased towards commercial insurance and reinsurance gives it some protection against secondary perils.

For 2025 Lloyd's has announced its priorities reinforcing its purpose to maintain its market position at the forefront of global insurance. The four priorities for 2025 include digitization, regulatory advocacy, technical expertise and cultural initiatives. The 2025 objectives reflect Lloyd's commitment to building on its global reputation as the heartbeat of the insurance and worldwide reinsurance marketplace.

## **Latin American Market Report**

The US rating agency, Fitch Ratings sector outlook for 2025 is neutral across all Latin American insurance markets. The sector outlook is based upon stable results, strong capitalization, moderate economic growth, and reduced inflation and interest rates.

International Broker, Marsh & McLennan reports that property insurance rates declined 1%, the first decrease in over six years. The decline was driven primarily by significant decreases in Chile and Peru. The impact of claims from Rio Grande do Sul flooding on property rates diminish, though insurers remains cautious about flood coverage and often impose restrictions and/or sublimits.

## **Fitch analysts expect inflation to decrease in 2025, helping to contain operating costs.**

However, as interest rates are likely to decline, gradual lowering financial income but potentially supporting premium growth from some companies. Their analysts predict that insurers will continue with their disciplined pricing model which will help the industry navigate volatile environments as well as strengthening their capital base.

## **Asia-Pacific Market Report**

The Asia-Pacific market is forecast to account for 35% of global primary insurance premiums in 2025, up 3% at present, according to Munich Re's 2025 Market Outlook.

The share of premiums coming from mature economies in the Asia-Pacific region is predicted to be equal to those from emerging segments of the region at approximately 17.5% each. In 2014 contributions from mature Asia-Pacific markets have accounted for 20.3% of the market share while emerging markets contributed 10%.

China is expected to surpass Japan during the next ten years in terms of primary insurance premium volume of some 815 Billion US Dollars and be second to the US market of 1.31 Trillion.

The Swiss Re Institute analysts are pointing to the emerging markets sector of the region to grow faster than their previous 10 year average. Emerging Asia will be the outperformer as the Swiss Re analyst forecast a 6% annual GDP growth in 2025 and 2026.

## North American Market Report

The wildfires engulfing the Los Angeles area will result in losses that materially exceed highs from past wildfire events but not likely to affect ratings of property/casualty insurers and reinsurers, according to the US rating agency, Fitch Ratings.

The forecast losses range between 10 billion and 30 billion for insured property and projected economic losses between 150 billion to 275 billion from some industry sources.

Fitch Ratings added that the losses could pressure weaker capitalized companies and increase reinsurance

costs. Much of the losses will be in the residential and personal lines books of business. The largest California homeowners writers will bare significant losses from these events including California's insurer of last resort, the Fair Access to Insurance Requirements (FAIR) plan.

California continues to be a difficult market for US insurers and reinsurers with the current Los Angeles wildfires event to be the costliest on record. Here is an overview of the top ten costliest wildfires ever to occur in the United States;

Over the last 8 years, the total payouts for insured property exceeded 64 billion dollars.

This has resulted in the non-renewal of many policies as well as the withdrawal of some companies from the California insurance marketplace.

The State Farm Group of Companies hold approximately a 20% share of

the homeowner's book of business in California as well as being a top five insurer in the private auto market. Currently, that company has made payment to its policy holders in excess of 1 billion USD.

The cause of the fires are still being investigated by local, state and federal authorities.

The underlying elements that contributed to the fast moving fires, was accumulated underbrush, extended drought conditions due to La Nina, very high and sustained Santa Ana winds, and a lack of water reservoirs that hampered firefighting efforts.

Currently, the fires are approximately 90% contained and more information on this catastrophe will follow in our next edition.

## Editor's Note

As has been indicated previously, the International Monitor will be featuring articles on climate change and its effects on the property loss adjustment field.

This issue will be featuring a follow up contribution from Constantino P. Soriano, Esq. of the law firm Mound Cotton Wollan & Greengrass, a New York (USA) and London (UK) based firm which specializes in property loss related matters for interested insurers and underwriters.

RANK	NAME	YEAR	STATE	INSURED LOSSES (2024 USD)
1	Los Angeles Wildfires	2025	CA	20 Billion (Preliminary Estimate)
2	Camp Fire	2018	CA	12.76 Billion
3	October Fire Siege	2017	CA	11.34 Billion
4	Woolsey Fire	2018	CA	5.36 Billion
5	Oakland Fire Storm	1991	CA	3.98 Billion
6	August Complex Fire	2020	CA	3.64 Billion
7	Fire Siege	2020	CA	3.09 Billion
8	Southern CA Wildfires	2017	CA	2.94 Billion
9	Dixie Fire	2021	CA	2.88 Billion
10	The Glass Fire	2020	CA	2.78 Billion



Sun has been slowly increasing the rate at which it expels energy and solar material over the past several months

## The Calm Before The Solar Storm Coverage - Part 2 Implications Arising From Solar Events

**By Costantino P. Suriano, Esq.**

**Mound Cotton Wollan & Greengrass New York, New York, USA**

It surprises no one that our Sun has a huge effect on our weather, setting aside humanmade issues of global warming.

“There is no bad weather, just bad preparation” according to Jake Bleacher, Chief Scientist, NASA Human Exploration and Operations Mission Directorate. If you are a business, homeowner or insurer, it makes sense to read the insurance policy you purchase or issue to make sure that no clauses that might affect coverage for a Sun event in a way that you would not anticipate without reading the insurance contract.

As noted by so many, solar activity

moves between “high”- solar maximum – and “low” – solar minimum-3

On September 15, 2020 NASA announced that “Solar Cycle 25” has begun, following the solar minimum in December 2019.<sup>4</sup> Each of these cycles last around 11 years, and beginning of Solar Cycle 25 likely means there will be an increase in the Sun’s activity in the coming years.<sup>5</sup> This cycle was predicted to peak between January and October 2024.<sup>6</sup> While this was according to NASA, only prediction, the impacts of a changing solar cycle bare the protentional to immensely affect life on earth, cutting off communication signals, damaging satellites, risking electrical grids and corroding oil and gas pipe lines.<sup>7</sup>

Inevitably, these earthly effects beg the question- What coverage implications may arise from solar events? It seems that, just as NASA believes in the importance of good preparation, so too should insurers and insureds when it comes to their preparation in assessing the potential implications of solar events on insurance coverage.

1. This article represents only my view and not those of my firm or any of its clients. This article was prepared with invaluable follow up research and assistance of Mariah Patuel.
2. Constantino P. Soriano, Esq. Marc Hass Authored the Calm before the Solar Storm; “Coverage Implications arising from Solar Events”.
3. Space Weather live (2024), available at <https://www.spaceweatherlive.com/en/solar-activity/solar-cycle/historical-solar-cycles.html>.
4. NASA News and Events, Solar Cycle25 is here, (Sept. 2020) available at <https://www.nasa.gov/news/release/solar-cycle-25-is-here-nasa-noaa-scientist-explain-what-that-means/>.
5. BBC News Round Solar Cycle25; The Sun has started a new solar weather cycle (Sept. 2020) available at <https://www.bbc.co.uk/newsround/5417452>.
6. National Weather Service, NOAA Forecasts Quicker, Stronger Peak of Solar Activity, (Oct. 2023), available at <https://www.weather.gov/news/102523-solar-cycle-25-update>.

## Solar Storms- Updates

**By Costantino P. Suriano, Esq.**

As my earlier article outlined, there have been many solar storms and solar activities tracked by NASA.<sup>8</sup> The first notable solar storm was the “St. Patrick’s Day” Solar Cycle 24 “Super Geomagnetic Storm<sup>9</sup>” which resulted from “Two significant eruptions of the sun’s corona” on March 15, 2015. This storm ranked as a “G4” on the National Oceanic Atmospheric Administration’s (NOAA-A USA Governmental Agency responsible for monitoring USA



weather) scale of 125; storms of this level are common but lead to widespread issues and directly impact Earth.<sup>10</sup> Then in September 2017, NASA viewed “Intense” solar activity, denoted as an “X 8.2-Class Flair”; the “X” indicates that it was one of the most intense flairs, and the “8.2” means it was 8.2x as intense as an “X1” flair.<sup>11</sup> IN February, 2022, as Solar Cycle 25 was becoming more active, another powerful solar storm occurred, destroying 40 Space X satellites in orbit and costing the Company around \$100 million US dollars. Scientists stated that, despite this immense damage, there are more likely more stronger and more intense solar storms ahead.<sup>12</sup> In May of 2024, a huge solar storm-classified as a G5 impacted Earth keeping “PowerGrid operations... busy... working to keep proper, regulated current flowing without disruption.” Additional, GPS systems and satellite operations strain to maintain function from the “severe-extreme geomagnetic storm”<sup>13</sup> Following the importance of good preparation, and a result of the

storms, as well as those predicated to follow, NASA and other space companies continue to develop technology and research, hoping to better understand the impacts of such solar events. It seems to follow that insurers and insureds may also want to follow good preparation in assessing potential coverage implications as a result of solar storms because, according to NASA “there is no bad weather, just bad preparation”

“There is no bad weather, just bad preparation” according to Jake Bleacher, Chief Scientist, NASA Human Exploration and Operations Mission Directorate. If you are a business, homeowner or insurer, it makes sense to read the insurance policy you purchase or issue to make sure that no clauses that might affect coverage for a Sun event in a way that you would not anticipate without reading the insurance contract.

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3. Space Weather live (2024), available at <https://www.spaceweatherlive.com/en/solar-activity/solar-cycle/historical-solar-cycles.html>.
4. NASA News and events, Solar Cycle25 Is Here, (SEPT.2020) available at <https://www.nasa.gov/news/release/solar-cycle-25-is-here-nasa-noaa-scientist-explain-what-that-means/>.
5. BBC News Round Solar Cycle 25; The Sun has started a new solar weather cycle, (SEPT.2020) available at <https://www.bbs.co.uk/newsround/5417452>.

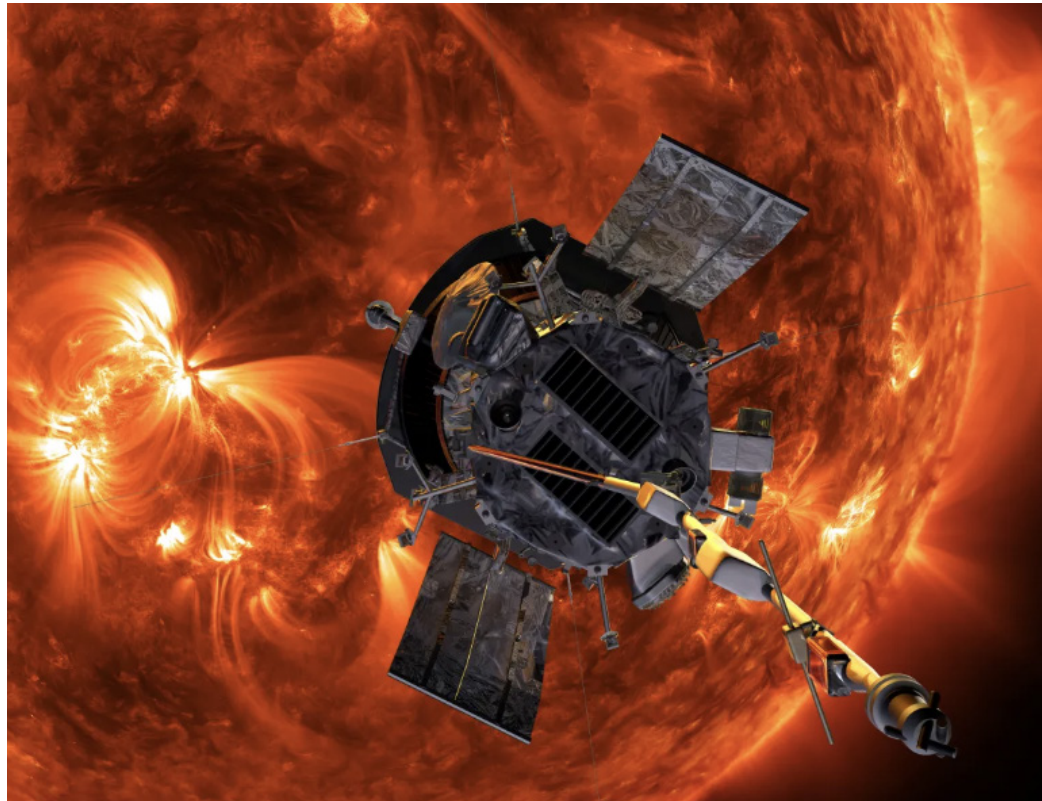
## Nasa's Parker Solar Probe

The US based National Atmospheric Space Administration (NASA) launched a special spacecraft on August 12, 2018, named after a living person, honoring physicist Eugene N. Parker, Professor Emeritus at the University of Chicago (USA).

The spacecraft was designed and built by Johns Hopkins University Applied Physics Laboratory (USA) which is the fastest object ever built on earth reaching speeds of up to 430,000 miles per hour.

The Parker Solar Probe's mission is to study the Sun and how its changing conditions affect Earth and other planets. The probe's goal include studying the acceleration of solar wind and solar energetic particles.

The Parker Solar Probe has made multiple close approaches to the sun, including its closest approach on December 24, 2024. The Parker Solar Probe has used fly-bys of Venus to gravitationally pull itself closer to the sun. It is also gathered information about Venus, coming within 233 miles of its surface. So far, the Parker Solar Probe's data confirm the hypothesis that coronal mass ejections act like a vacuum cleaner, clearing dust out of their path.



### **The probe's recent approach to the sun came within 3.8 millions miles of the sun's surface.**

The probe's heat shield protected it from the Sun's intense heat, allowing it to survive the close encounter and continuing its transmissions to NASA's Deep Space Network.

As indicated earlier in this article, the probe has a maximum speed of 430,000 miles per hour which would be fast enough to travel from Tokyo to Washington DC within a minute.

The probe's final orbit is inside the orbit of Venus and so no further

encounters with that planet are planned. It will continue in this orbit but requiring adjustment to maintain attitude so that its transmitters point at Earth. Eventually its thrusters will run out of fuel and full functioning will not then be possible. The plan is to then rotate the craft so that its instruments will be exposed to the full radiance of the Sun for the first time. This is expected to ablate and destroy them. The heat shield will remain and is expected to continue to orbit the sun for millions of years.

### Treasurer's Note

Our Treasurer, Tom Erhardt advises that the 2025 dues notices were sent out to the membership in January. While the vast majority of members have paid their dues, a number of the membership have not as yet responded to that notice. Our treasurer happily points out that in order to keep the Institute properly funded, the membership needs to respond to its obligations in a timely fashion.

A round of dunning notices will be sent out shortly to those members who are delinquent. Please check your records and if you have no record of payment, please contact Tom Erhardt at:

**terhardt@eacadjust.com or call 1-001-631-325-8390**

To make the necessary arrangements to settle your account.

### Editorial Note

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**Charles J. Reilly, Jr.**

Editor

**Tom Moss**

Chairman - Publication/Publicity

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