



INSPECTORS RETREAT 2025



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Chief Financial Officer
Masons of California



Risk Management & Insurance Coverage for Halls & Lodges

Carol Hunter – Chief Financial Officer

2025 Inspector Retreat



Key Objectives

- Grand Lodge Insurance Program
- Introduction to the Captive Insurance Program
- Hall Maintenance Program
- Where to go for help

Insurance Coverage

Alliant Insurance Services is the insurance broker of record for the Grand Lodge and all related entities.

Two risk management programs available through the Grand Lodge with Insurance Committee oversight:

- One for Masonic Lodges
- One for Masonic Hall Associations

Insurance Committee Role and Oversight

- Planning/Risk Mitigation
- Identify Risk exposure
- Determine how much risk to assume
- Identify Risk Mitigation Methods
- Implement Risk Mitigation through Insurance
- Hire and Manage Professional Insurance Broker
- Purchase and Place Insurance Appropriately
- Annual Risk Assessment

Grand Lodge Insurance Program

HALLS

- Policy premiums paid by Individual Halls
- Halls must have adequate insurance coverage for Property, General Liability & Directors & Officers Liability
- Halls must obtain adequate insurance coverage either through the Grand Lodge sponsored voluntary insurance program for Halls or other source (local broker, etc.)
- No Workers Compensation included

LODGES

- Policy premiums paid by Grand Lodge
- Property, which includes certain paraphernalia, fine art, jewelry
- General Liability Coverage for 3rd party bodily injury and property damage claims

Insurance Coverage Summary: Lodges vs. Halls

Coverage	Masonic Lodges	Hall Associations
	Policy Premiums Paid by the Grand Lodge	Voluntary Insurance Coverage – Policy Premiums Paid by Individual Halls Participating in the voluntary program
Property	Yes	Yes
General Liability	Yes	Yes
Non-Owned Autos	Yes	Yes
Umbrella Liability	Yes	Yes
Crime (employee theft, dishonesty, & other crime losses)	Yes	Yes
Directors and Officers	Lodge Officers	Hall Officers and Directors
Workers Compensation	Yes	No
Tenant-User Liability Insurance (TULIP) Program (<i>3rd party coverage</i>)	N/A	Per Event - Must be purchased by short-term tenants using the Hall

Current Property Insurance

- Increasing Premiums
- Only one choice of carrier
- No program designed to fit our unique portfolio of properties
- High deductibles
 - \$25,000 deductible per claim
 - \$100,000 deductible for water damage claims

Captive Insurance

What is a Captive

- A limited purpose, licensed insurance company formed to insure or reinsure the risk of the captive owner
- A risk assumption vehicle
- A corporation with a dedicated Board of Directors

Why Do Entities Set Up Captives

- Reduce costs
- To fill voids in coverage
- Increase capacity through reinsurance
- Flexibility in insurance program design
- Ability to structure customized terms and conditions that enable owners to have more control over claims decisions
- To create segregated, protected pools of funds to pay for retained losses

Benefits of a Property Captive

- Cost reductions
- Earnings on investments
- Ability to insure previously uninsurable occurrences
- Resources to bring discipline and attention to risk management
 - Hall maintenance program
- Ability to design our own insurance program
- Potential new revenue streams

Example Hall Insurance Program

HALL PROPERTY VALUES (AS OF 2023)

Lowest value	\$160K
Highest Value	\$15MM
Average Value	\$2.3MM
Water Damage Deductible	\$100K
Other Damages Deductible	\$25K

TIERED DEDUCTIBLES FOR WATER DAMAGE

Values < \$500K	\$10K
Values \$500K - \$1MM	\$25K
Values \$1MM - \$5MM	\$50K
Values >\$5M	\$100K

Captive Program vs Current Program

	Current Property Insurance Program	Captive Insurance Program
Who to call to report a claim?	Alliant (our broker)	Grand Lodge Captive
Who handles the billing?	Alliant	Grand Lodge Captive
Who assumes the risk?	AIG	Grand Lodge Captive/AIG
Do the premiums remain the same?	May go up	May go down
What are the deductibles?	\$25,000/\$100,000	Varies

Hall Maintenance Program

- We have contracted with a third-party to visit each of the Halls
- A report will be created for each Hall outlining the physical characteristics
- A maintenance plan will be created for each Hall
- Grand Lodge will maintain a database with Metrics of the portfolio of Halls

Hall's Insurance Premium Installment Plan

We are sensitive to some halls' short-term cash flow challenges and are willing to partner with these Halls to ensure they have the necessary insurance coverage and if necessary, lessen the burden by setting up an installment payment plan.

In 2025, if you opted in the Grand Lodge sponsored insurance program for halls, have a cash flow problem, and want to participate in an installment plan (6 - 8 months) reach out to us by email in May 2025 when you receive the insurance invoice from Alliant.

Inventory of Hall and Lodges Contents

Do you maintain an inventory of hall and lodge contents and personal Property?

If you maintain an inventory list, where do you keep it?

- The lodge/hall building (file cabinet or safe)
- At the Treasurer's or another officers' home
- In an electronic file

Sample Template: Lodge/Hall Inventory Spreadsheet

Item Name	Description of Item	Hall or Lodge Property	Purchased or Donated	Date of purchase or Donation	Quantity	Estimated Value or purchase price	Location of item	Picture (link to file location)
Officer Aprons		Lodge	Purchased					
Officer Jewels		Lodge	Purchased					
Portrait		Hall	Purchased					

Insurance Contacts at Alliant Insurance and Grand Lodge

Name	Company / Role	Who To Reach Out To For Insurance Needs:				Email	Phone
		Liability Claim	Property Claim	Certificate Request	General Inquiry		
Grand Lodge	Alliant; Team Email Address	X	X	X	X	GrandLodge@alliant.com	
Marilyn Quinlan	Alliant; Co-Team Lead	X	X	X	X	Marilyn.Quinlan@alliant.com	C: 415.518.9692
Emily Eseltine	Alliant; Co-Team Lead	X	X	X	X	Emily.Eseltine@alliant.com	C: 415.515.5768
Tina Kong	Alliant; Account Executive	X	X	X	X	Tina.Kong@alliant.com	C: 510.301.3619
John Shaver	Alliant; Account Manager	X	X	X	X	John.Shaver@alliant.com	O: 925.378.6492 C: 925.270.7511
Andy Cameron	Grand Lodge; General Counsel	X				acameron@freemason.org	
Carol Hunter	Grand Lodge; CFO	X	X			carolhunter@freemason.org	C: 415.292.9109
Khalil Sweidy	Grand Lodge; Director of Financial Planning & Real Estate	X	X			ksweidy@freemason.org	C: 925-998-4362
Ruby Gill	Grand Lodge; Real Estate Specialist	X	X			rgill@freemason.org	O: 415.292.9186

All requests sent to the Grand Lodge email will be accessible to the entire Alliant team listed here. This helps ensure you are receiving a timely response for all inquiries. You are, of course, welcome to reach out to any of us directly at anytime as well.



QUESTIONS



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