



# Property Insurance Captive

Carol Hunter  
Chief Financial Officer

2026 Lodge Leadership Retreats



# What is an Insurance Captive

- A corporation formed to assume the risk of an entity or entities.
- An alternative to traditional Insurance
- A concept that has been around since the 1950's
- Masonic Insurance Company Inc.

# Why Now?

- Costs of property insurance in California have increased drastically in recent years
- Due to our unique portfolio of properties, we only had one option for property insurance
- The one-size fits all policy was not working for many of our halls
- Low claims vs high premiums

# How does it work?

- Masonic Insurance Company Inc. assumes the risk for the first \$5M
- AIG steps in for any catastrophic losses
- AIG provides the fronting paper
- AIG captive management manages the captive
- Premiums – (claims and operating costs) = surplus

# What are the Long-Term Benefits

- Reduced insurance costs
- Flexibility in program design
- Heightened awareness around maintenance (Hall Assessment Program)
- Investment Income
- Possibly opening to other organizations

# Hall Assessment Program

- We have contracted with SnapRisk to conduct assessments of our approximately 255 Halls over 18 months
- Engineers will go on site to each location to conduct the assessment
- A report will be produced for each site complete with pictures
- The following will be assessed:
  - Construction – roofs, walls, mechanical etc.
  - Occupancy – how is the building used, who is using it
  - Protection – are there sprinklers installed
  - Exposure – is it in a fire zone, what else is nearby
  - Esthetics – parking lot

# Grand Lodge CA

Risk Data in a SNAP!



## Corinthian Masonic Temple Association, Marysville, CA



**Address:** 324 8th Street  
Marysville, CA

**Lodge Number:** 9

**Date Visited:** 2/27/2026

**Prepared By:** Alisha Vikash

## Location Information

<b>Location Name</b>	Corinthian Masonic Temple Association
<b>Lodge Name</b>	Corinthian-Hammonton
<b>Lodge Number</b>	9
<b>Location Contact</b>	Bob Boyce
<b>Contact Phone Number</b>	530-701-6331
<b>Contact Email</b>	randtboyce@gmail.com

## Grand Lodge CA Import

<b>Street Address</b>	324 8th Street
<b>City</b>	Marysville
<b>State</b>	CA
<b>Postal Code</b>	95901
<b>Year Built</b>	1958
<b>Age of Roof</b>	2015

### Construction

Total Area	12569
Floors Above Ground	3
Floors Below Ground	0

### Wall Construction

Wall Construction Description | Joisted Masonry

#### Wall Construction Photos



South exterior

East exterior

West exterior

North exterior

## Roof Construction

Roof Type	Spray Polyurethane Foam (SPF) Roofing
Roof Deck Type	Wood
Roof Construction Description	Spray-on Foam, supported by wood deck
Roof age	6-10 years
Roof Access Available During Survey	No
Type of Roof Access	Portable ladder
Slope to drain/gutters appropriate as evidence by lack of standing water	No
Adequate roof drain strainers	N/A
Roof clear of debris	Yes

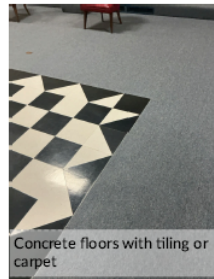
### Roof Construction Photos



## Floor Construction

Floor Construction Description	Concrete
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### Floor Construction Photos



Combustible Concealed Spaces	No
Fire Separations	No

## Occupancy

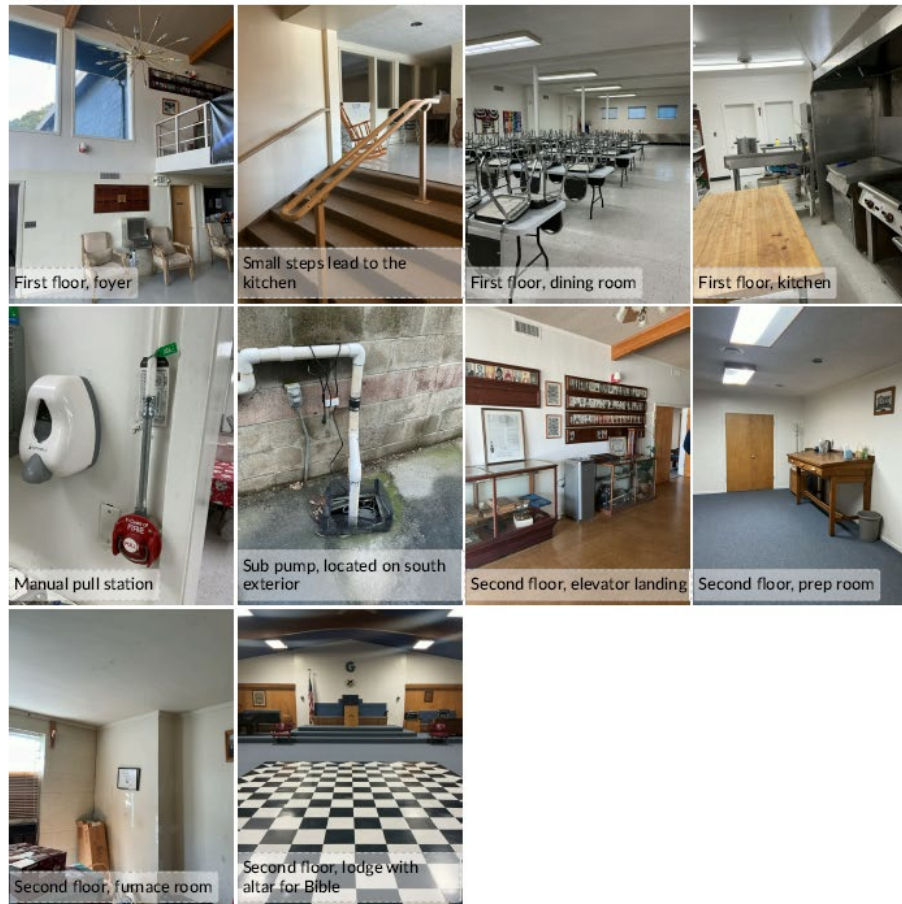
### General Occupancy

The site is a historic building originally built as a Masonic Lodge.

### Changes and Projects

The two furnaces, located on the second floor, will be replaced soon to overall improve HVAC.

### Occupancy Photos



### Occupancy Notes

The site is a historic building, originally constructed as a Masonic Lodge. Floor uses include:

- First floor: Documentrix and office tenants, operating during normal business hours. Masonic lodge has dining room, kitchen, and access to the back alley.
- Second floor: Lodge, elevator room, furnace room, and prep room

Some organizations, such as The Eastern Star, DeMolay, and Rainbow Girls, may utilize the lodge spaces. The building is occupied primarily for Masonic events, with occasional private events. There are two stairways: one at the front interior and one at the front exterior.

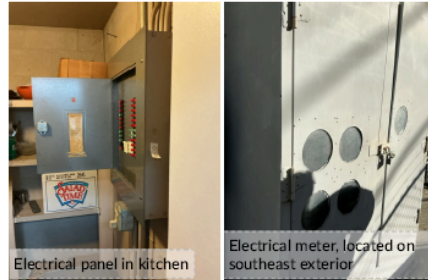
Note: Regular cleanings of the kitchen hood and suppression system have not been performed due to the low frequency of kitchen use. Because the kitchen is rarely in operation, the accumulation of grease and other residues is minimal.

## Equipment Maintenance, Procedures and Special Exposures

### Electrical Distribution System

<b>Condition</b>	Average
<b>Preventative maintenance program</b>	No
<b>Infrared Surveys Conducted</b>	No
<b>Location of main electrical meter</b>	Meter located on the exterior
<b>Location of main electrical breaker</b>	Breaker located in the interior
<b>Type of over-current protection</b>	Circuit breakers

#### Photos



Electrical panel in kitchen

Electrical meter, located on southeast exterior

### Plumbing

<b>Condition</b>	Average
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### HVAC

<b>Condition</b>	Average
<b>Location of HVAC units</b>	Mounted on the side of the building, Second Floor, South Exterior
<b>Location of Exhaust Fans</b>	Mounted on the side of the building
<b>Water-based cooling towers</b>	No
<b>Water-based evaporative air-conditioning units</b>	No

<b>Notes</b>	The building is equipped with four gas-fired furnaces, two located on the first floor and two on the second floor, that operate together as part of the overall HVAC system. All units were installed in 2007, and the second-floor furnaces are currently in the process of being replaced. The air conditioning system has an issue with the evaporator coil.
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**Photos**



AC unit, mounted to the side of the building

HVAC, located on south exterior

### Natural Gas and Fuel Oil

<b>Condition</b>	Average
<b>Seismic Gas Shutoff Valve Installed</b>	No
<b>Are there any carbon monoxide detection and alarm units</b>	Yes
<b>Does the facility utilize fuel oil for boilers, generators, or hot water heaters</b>	Yes

**Photos**



Natural gas line, located on southeast exterior

### Elevators

<b>Condition</b>	Average
<b>Does elevator(s) have earthquake safety shut-down device</b>	Unknown
<b>Does elevator(s) have a fire alarm recall device</b>	Yes

## Photos



## Security

Security system present	Yes
Condition	Average
Intrusion alarms	No
Type of access control	Standard Lock & Key only
Cameras	No

## Underground tanks

Present	No
Condition	Not Applicable

## Hazardous Materials

Present	No
Is there a central inventory of all hazardous materials	No
Is there a central location of Safety Data Sheets (SDS) onsite	No

## Parking

Type	Public Parking Lot (NOT Owned/Operated by Hall Association)
Condition	Average
Number of Spaces	20
Handicap Spaces Provided	Yes
Surface mounted truncated domes installed	No
Are there sidewalk ramps and/or ramps per ADA	Yes

<b>Are there electric car charging stations</b>	No
<b>Is parking lot illuminated after dark</b>	Yes
<b>Notes</b>	Public parking is available around the block, and designated handicap slots are on the west side of the building.

**Photos**

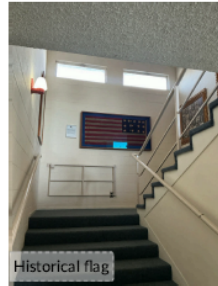


Public parking, on north exterior

## Fine Arts

<b>Present</b>	Yes
<b>Notes</b>	Local contact explained artwork in the building is considered to be fine arts since it is irreplaceable such as the original historical flag, located in the staircase.

**Photos**



Historical flag



Artwork of past member

## Human Element Procedures

<b>General Preventive Maintenance Program</b>	Yes, informal or documentation lacking
<b>Fire Emergency Response Plan</b>	Yes, informal or documentation lacking
<b>Earthquake Emergency Response Plan</b>	Yes, informal or documentation lacking
<b>Evacuation Plan</b>	Yes, informal or documentation lacking
<b>Housekeeping</b>	Average

## Protection

Water Supply | Public Main

Is there backflow preventer installed? | No

Backflow preventer inspected annually and documented? | N/A

## Automatic Sprinklers

Automatic Sprinklers Provided? | No

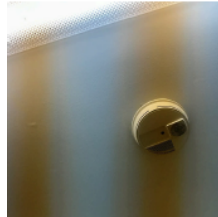
## Fire Alarms

Alarms Provided? | No

Alarm Type | Local

Alarm devices present | Smoke

### Fire Alarms Photos



Local smoke detector throughout critical areas of the building

## Fire Extinguishers

Fire Extinguishers Provided? | Yes

Are extinguishers off floor and securely mounted to wall? | Yes

Fire extinguishers visually evident/free of obstructions? | Yes

Are extinguishers annually inspected with up to date tags? | Yes

Fire Extinguisher Notes | Some fire extinguishers are not up to date with annual tags, and all fire extinguishers do not have monthly inspection records.

**Fire Extinguisher Annual Service Tag  
Photos**



Typical extinguisher

**Hood Suppression System**

**Is there a hood suppression system?** | Yes

**Type of hood suppression system** | Wet chemical

**Is it clean?** | Yes

**Are hood systems annually inspected with up to date tags?** | Yes

**Hood Suppression System photos**



Clean hood

**Hood Annual Inspection and Cleaning  
Tags**



Last annual done March 2025

**Hoses**

Condition | Not Applicable

## Public Protection

Public Protection Type	Paid Fire Department
ISO Class	3
Protection Notes	Marysville Fire Department, located 0.3 miles northeast of the site, has an estimated response time of 2 minutes.

## External Exposures

North	Across 8th Street are residential homes.
South	Adjacent is an unidentifiable building, assumed to be a commercial building.
West	Adjacent is an unoccupied building, and across D Street is a Methodist church.
East	Across Oak Street are residential homes.

### External Exposure Photo

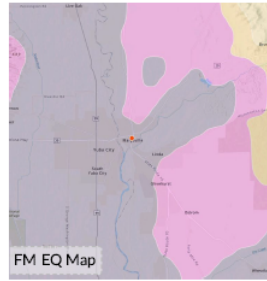


## NatCat Exposures

### Earthquake

Horizontal Spectral Response Acceleration (Numerical) - USGS Pull ((0.2-second period with a 2 percent probability of exceedance in 50 years))	40
USGS Intensity - Scale of 1-18 (18 is high - Horizontal Spectral Acceleration)	11
FM Quake Rating	50
FEMA Risk Index - Earthquake Annualized Frequency	Very High   0.027 events per year (census tract level)

### Earthquake Photos



Reviewed	Yes
Reviewed By	Alisha Vikash
Date Reviewed	February 27, 2026

### Flood

DFIRM ID	06115C
Flood Zone	X
Flood Zone Subtype	AREA WITH REDUCED FLOOD RISK DUE TO LEVEE
Flood Zone Study Type	NP

### Nearest Flood Zone

Distance From Location (approximate)	Location is within flood zone.
FEMA Risk Index - Coastal Flood Annualized Frequency	Very Low   Coastal flood data is not collected for this census tract. This normally indicates that the location is not at risk.
FEMA Risk Index - Riverine Flood Annualized Frequency	No data available   Riverine flood data is not collected for this census tract. This normally indicates that the location is not at risk.
FEMA Flood Map	<a href="https://msc.fema.gov/portal/search?AddressQuery=-121.58898664049184%2C%2039.14359391889265#searchresultsanchor">https://msc.fema.gov/portal/search?AddressQuery=-121.58898664049184%2C%2039.14359391889265#searchresultsanchor</a>

### Flood Photo



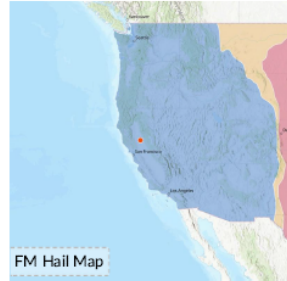
Reviewed	Yes
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<b>Reviewed By</b>	Alisha Vikash
<b>Date Reviewed</b>	February 27, 2026

## Hail

<b>FM Hail Zone</b>	Moderate
<b>Expected Hail Size</b>	< 1.75 in. (44mm)
<b>FEMA Risk Index - Hail Annualized Frequency</b>	Very Low   0.080 events per year (census tract level)

### Hail Photos



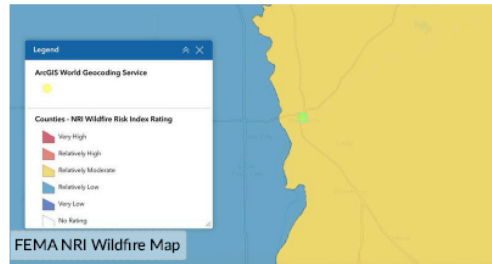
FM Hail Map

<b>Reviewed</b>	Yes
<b>Reviewed By</b>	Alisha Vikash
<b>Date Reviewed</b>	February 27, 2026

## Wildfire

<b>FEMA Risk Index - Wildfire Annualized Frequency</b>	Low   0.0020 events per year (census tract level)
<b>California?</b>	Yes
<b>California Fire Hazard Severity Zone</b>	Unmapped Zone or Federal Responsibility Area

### Wildfire Photos



FEMA NRI Wildfire Map

## Wind

<b>Wind Zone (ASCE 7-05 Windspeed)</b>	80 mph
<b>Distance to Coast</b>	69.03 miles
<b>Distance to Coast Tier</b>	Tier 2 (50-100 miles)
<b>Hurricane Prone Region? (ASCE 7-16)</b>	No
<b>FEMA Risk Index - Hurricane Annualized Frequency</b>	Very Low   Hurricane data is not collected for this census tract. This normally indicates that the location is not at risk.
<b>Wind Photo</b>	
	
<b>Reviewed</b>	Yes
<b>Reviewed By</b>	Alisha Vikash
<b>Date Reviewed</b>	February 27, 2026

SnapRISK LLC surveys, reports and recommendations are purely advisory and for the purpose of assisting clients and insureds in risk control and safety procedures. Observations and recommendations are the result of practices and conditions observed and information made available to us at the time of our visit and do not purport to refer to or guarantee compliance with local, state or federal regulations which may be applicable to such practice and conditions. This report should not be considered a definitive listing of all existing hazards nor an absolute solution to all indicated hazards. No responsibility for the implementation, management and operation of risk control and safety procedures is assumed by SnapRISK.

# Anticipated Outcomes

- Gain an understanding of what we are insuring in the Captive
- Help the Halls understand their properties
- Gain an understanding of which Halls need the most attention
- Help create maintenance plans to reduce claims

# Q & A