



# Portfolio Risk Summary

## AS 360 RISK INTELLIGENCE PLATFORM

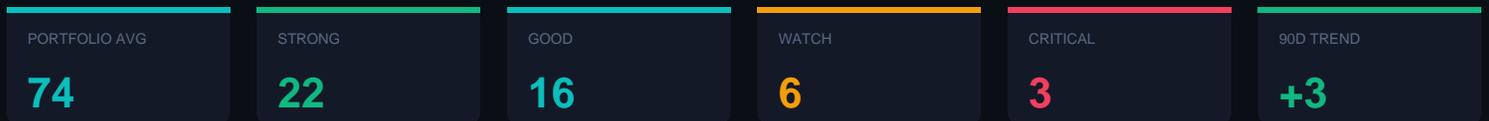
CONFIDENTIAL  
NDA PROTECTED

McGowan Allied Specialty Insurance | Q1 2026 Review | 47 Insured Facilities  
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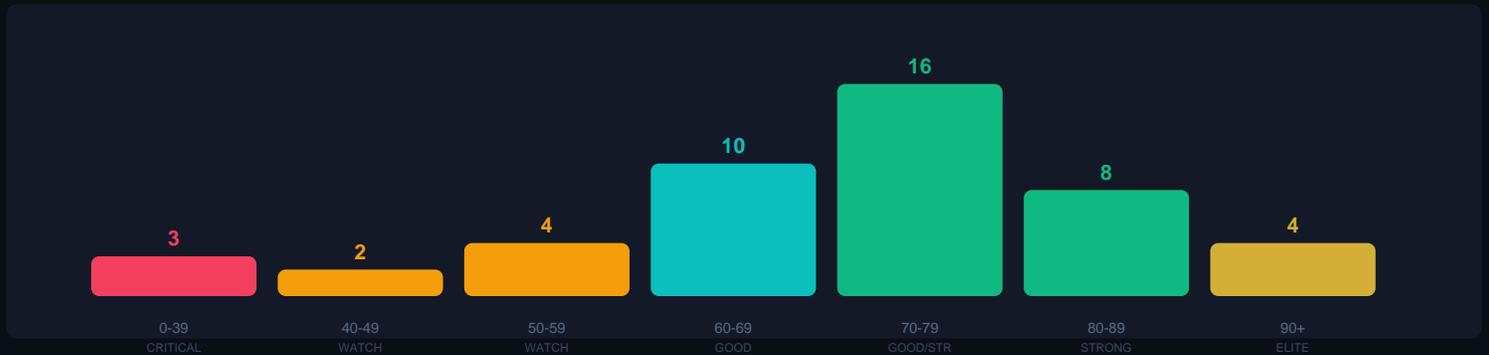
### EXECUTIVE SUMMARY

MASI amusement portfolio shows overall GOOD health (avg 74) with positive 90-day momentum (+3 pts). 81% of facilities (38 of 47) score STRONG or GOOD. 6 facilities are in WATCH status with declining trajectories. 3 facilities require immediate action: Shore Fun Park (38, CRITICAL — recommend non-renewal consideration), Adventure Park USA (44, declining 8pts — require corrective action plan), and Funtown Splashtown (52, 3 overdue inspection types). Total portfolio claims incurred declined 22% YoY.

### PORTFOLIO METRICS



### SCORE DISTRIBUTION



### PORTFOLIO CLAIMS SUMMARY (MASI DATA)

NDA PROTECTED

TOTAL CLAIMS (3YR)	TOTAL INCURRED	AVG/FACILITY	YOY CHANGE	WORST FACILITY
67	\$2.77M	\$197K	-22%	14 claims

Top 3 loss drivers: Shore Fun Park (\$680K, 14 claims), Adventure Park USA (\$520K, 11 claims), Funtown Splashtown (\$340K, 8 claims)

## FACILITY RANKINGS

14 facilities shown (of 47) | Sorted by RIDE Score

#	FACILITY	LOCATION	TYPE	SCORE	BAND	TREND	FLAGS	INSP	CACR	CLAIMS	RENEWAL
1	Universal Epic Universe	Orlando, FL	Tier 1	82	STRONG	+4	0	96%	92%	2	Nov 2026
2	Cedar Point	Sandusky, OH	Tier 1	79	STRONG	+1	0	94%	91%	1	Sep 2026
3	Hersheypark	Hershey, PA	Tier 1	76	STRONG	+3	0	92%	89%	2	Aug 2026
4	Busch Gardens Tampa	Tampa, FL	Tier 1	75	STRONG	+2	0	91%	88%	2	Oct 2026
5	Six Flags Great Adventur	Jackson, NJ	Tier 1	71	GOOD	+2	1	88%	85%	4	Oct 2026
6	Kennywood	West Mifflin, PA	Tier 2	70	GOOD	+1	0	86%	84%	3	Jul 2026
7	Knoebels	Elysburg, PA	Tier 2	68	GOOD	-2	1	82%	78%	5	Jun 2026
8	Lake Compounce	Bristol, CT	Tier 2	67	GOOD	+1	0	85%	82%	2	May 2026
9	Dorney Park	Allentown, PA	Tier 1	65	GOOD	-1	0	84%	80%	3	Sep 2026
10	Wild Adventures	Valdosta, GA	Tier 2	63	GOOD	+1	0	80%	76%	4	Aug 2026
11	Clementon Park	Clementon, NJ	Tier 3	58	WATCH	-3	1	72%	68%	6	Jul 2026
12	Funtown Splashtown	Saco, ME	Tier 3	52	WATCH	-6	2	68%	62%	8	Jun 2026
13	Adventure Park USA	New Market, MD	Tier 3	44	WATCH	-8	3	58%	52%	11	May 2026
14	Shore Fun Park	Seaside Heights, NJ	Tier 3	38	CRITICAL	-12	4	45%	38%	14	Apr 2026

## REQUIRED ACTIONS

6 items | 2 immediate, 2 within 30 days, 2 monitoring

**IMMEDIATE** Shore Fun Park

CRITICAL (38), declined 12pts in 90d. Integrity pillar at 29. 4 active flags incl. zero-variance audits and 6 overdue inspections. 14 claims in 3yr (\$680K). Recommend: Loss control visit within 14 days. If unresolved by renewal (Apr 2026), consider non-renewal.

**IMMEDIATE** Adventure Park USA

WATCH (44), declined 8pts in 90d. 2 CARs open >30 days. Zero-variance audit pattern (21 consecutive all-PASS days). 11 claims (\$520K). Recommend: Require corrective action plan within 21 days. Premium surcharge 10-15% at renewal.

**30-DAY** Funtown Splashtown

WATCH (52), declined 6pts. 3 inspection types overdue >30 days. No shift handoff logs in 12 days. 8 claims (\$340K). Recommend: Facility engagement call. Require remediation plan. Monitor weekly.

**30-DAY** Clementon Park

WATCH (58), declined 3pts. CACR at 68% (below 80% threshold). 6 claims (\$215K). Recommend: Enhanced monitoring. Schedule LC visit Q2.

**MONITOR** Six Flags Great Adventure

GOOD (71), positive trend (+2). Checklist speed anomaly on 2 operators. Claims declining (3 to 1 to 0). Recommend: Track anomaly resolution. No premium action needed.

**MONITOR** Knoebels

GOOD (68), declining (-2). CACR at 78%. 3 unresolved LC findings. Recommend: Follow-up on LC findings. If CACR drops below 75%, escalate.

## CLAIMS-TO-SCORE CORRELATION

MASI INTERNAL | NDA PROTECTED

Portfolio-wide analysis shows inverse correlation between RIDE Score and claims frequency. Facilities scoring STRONG (75+) average 1.8 claims per 3yr period (\$63K avg incurred). Facilities scoring WATCH/CRITICAL (<60) average 9.8 claims per 3yr (\$439K avg incurred) — a 5.4x claims multiplier. The 3 facilities with the highest RIDE Scores have a combined 5 claims (\$183K) while the 3 lowest have 33 claims (\$1.54M).

## CLAIMS BY SCORE BAND

BAND	FACILITIES	AVG CLAIMS/3YR	AVG INCURRED	RISK MULTIPLIER
<b>STRONG (75+)</b>	22	<b>1.8</b>	\$63K	1.0x
<b>GOOD (60-74)</b>	16	<b>3.4</b>	\$121K	1.9x
<b>WATCH (40-59)</b>	6	<b>8.3</b>	\$358K	4.6x
<b>CRITICAL (&lt;40)</b>	3	<b>14.0</b>	\$680K	7.8x

## PORTFOLIO SCORE TREND (90 DAYS)



## UPCOMING RENEWALS

Next 6 months

RENEWAL	FACILITY	SCORE	TREND	CLAIMS	RECOMMENDATION
Apr 2026	Shore Fun Park	38	-12	14	Non-Renewal Review
May 2026	Lake Compounce	67	+1	2	Renew + Monitor
May 2026	Adventure Park USA	44	-8	11	Surcharge / CAP Required
Jun 2026	Knoebels	68	-2	5	Renew + Monitor
Jun 2026	Funtown Splashtown	52	-6	8	Surcharge / CAP Required
Jul 2026	Kennywood	70	+1	3	Renew + Monitor
Jul 2026	Clementon Park	58	-3	6	Surcharge / CAP Required
Aug 2026	Hersheypark	76	+3	2	Renew
Aug 2026	Wild Adventures	63	+1	4	Renew + Monitor
Sep 2026	Cedar Point	79	+1	1	Renew
Sep 2026	Dorney Park	65	-1	3	Renew + Monitor
Oct 2026	Busch Gardens Tampa	75	+2	2	Renew
Oct 2026	Six Flags Great Adventure	71	+2	4	Renew + Monitor
Nov 2026	Universal Epic Universe	82	+4	2	Renew