



# Facility Underwriting Risk Profile

AS 360 RISK INTELLIGENCE PLATFORM

CONFIDENTIAL  
NDA PROTECTED

Prepared for: McGowan Allied Specialty Insurance | Loss Control Division  
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## Six Flags Great Adventure

Jackson, NJ 08527 | Policy: MASI-2024-0847 | Renewal: October 15, 2026  
Classification: Tier 1 Major Theme Park | 42 rides | 3.2M annual attendance



### EXECUTIVE SUMMARY

Six Flags Great Adventure scores GOOD (71) with a positive 90-day trajectory (+2). The facility ranks in the 62nd percentile among Tier 1 peers. The Integrity pillar (68) is the weakest component, driven by checklist speed anomalies flagged by the AuditScore behavioral compliance engine.

MASI claims data shows a 67% decline in claims frequency (3 to 1) from 2024 to 2025, with total incurred cost decreasing 80% (\$142K to \$28.5K). Zero claims YTD in 2026. The positive claims trajectory correlates with the RIDE Score improvement from 65 to 71 over the same period.

### KEY METRICS



### RIDE SCORE PILLAR BREAKDOWN

Composite: 71 | Band: GOOD | 90d Trend: +2



### 90-DAY SCORE TREND



## COMPLIANCE DETAIL

Q1 2026 (Jan 1 - Mar 25)

INSPECTION COMP.	CACR	AVG CAR AGE	OPEN CARs
88%	85%	5.8d	3

## CORRECTIVE ACTIONS (CARs)

18 total Q1 | 15 closed | 3 open

<b>CAR-2026-0142</b>	Nitro — Hydraulic line seep at station brake run
Opened: Mar 18   Age: 8d   Maintenance scheduled Mar 28	
<b>CAR-2026-0155</b>	El Toro — Queue railing loose — section B post 14-18
Opened: Mar 22   Age: 4d   Parts ordered, ETA Mar 29	
<b>CAR-2026-0161</b>	Medusa — Operator station lighting below OSHA spec
Opened: Mar 24   Age: 2d   Facilities work order submitted	

## DATA STREAM STATUS

15 streams | 14 active

DATA STREAM	STATUS	COVERAGE
Daily Ride Inspection	ACTIVE	94%
Weekly Safety Walk	ACTIVE	88%
Monthly Facility Audit	ACTIVE	100%
Pre-Opening Checklist	ACTIVE	94%
Incident Reports (IRL)	ACTIVE	100%
Near-Miss Reports (NMR)	ACTIVE	72%
Corrective Actions (CAR)	ACTIVE	85%
Guest Feedback (GFB)	ACTIVE	68%
Shift Handoff Logs	ACTIVE	91%
Rotation Compliance	ACTIVE	86%
Maintenance Records	PARTIAL	62%
Training (SCORM)	ACTIVE	78%
External Validation	ACTIVE	45%
MASI Claims Feed	ACTIVE	100%
MASI LC Reports	ACTIVE	100%

## INSPECTION COMPLIANCE BREAKDOWN

TYPE	COMPLETED	RATE
Daily Ride Inspection	85/90	94%
Weekly Safety Walk	11/13	85%
Monthly Facility Audit	3/3	100%
Pre-Opening Checklist	85/90	94%
Guest Service Audit (iGSA)	8/12	67%
Mystery Shopper (mGSA)	2/3	67%
Near-Miss Reports	23 filed	N/A
Incident Reports	4 filed	N/A

## INSURER DATA OVERLAY

MASI INTERNAL | NDA PROTECTED | ENCRYPTED AT REST (AES-256)

This section contains MASI-provided data under mutual NDA (executed Feb 12, 2026). Data is tenant-isolated and inaccessible to facility operators.  
Access restricted to: Tom Jones, Noah R., Drew Tewksbury. Encryption: AES-256 at rest, TLS 1.3 in transit.

## MASI CLAIMS HISTORY

4 claims (3yr) | \$170,500 total incurred | Trend: Declining

YEAR	CLAIMS	TOTAL INCURRED	DESCRIPTION
2024	3 claims	\$142,000	Slip/fall (\$62K), ride evac injury (\$55K), queue i
2025	1 claim	\$28,500	Guest injury at ride exit (resolved)
2026 YTD	0 claims	\$0	No claims filed

## MASI LOSS CONTROL VISITS

2 visits (12mo) | 3/4 findings resolved

VISITS (12MO)	FINDINGS RESOLVED	NEXT SCHEDULED
2	3/4	Apr 2026

Jan 15, 2026 | Inspector: Noah R. | 4 findings | 3 resolved, 1 pending

Pending: Emergency lighting replacement in Dark Knight queue area — parts on order

Sep 22, 2025 | Inspector: Tom Jones | 6 findings | 6 resolved

All items addressed within 45 days. Facility cooperative and responsive.

## CLAIMS CORRELATION ANALYSIS

Claims frequency declined 67% (3 claims to 1) from 2024 to 2025, coinciding with AS 360 deployment and RIDE Score improvement from 65 to 71. Total incurred cost decreased 80% (\$142K to \$28.5K). Zero claims YTD 2026. While correlation does not establish causation, the trajectory aligns with improved operational discipline across inspection completion (+12%), CACR (+8%), and rotation compliance (+15%) over the same period. Recommend continued monitoring investment.

## ACTIVE RISK FLAGS

3 flags | Facility risk posture: MODERATE

**MEDIUM** Operator checklist speed anomaly detected: Operators T. Morrison and K. Blake completing daily ride inspections in avg 38 seconds. Peer average for same checklist: 4.1 minutes. Pattern consistent across 14 operating days. Mar 24, 2026 | OPEN | Source: AuditScore Engine

**LOW** CACR below 90% target for 8 consecutive days. 3 CARs aging beyond 5-day SLA. Maintenance response time trending up since Feb 28. Mar 20, 2026 | MONITORING | Source: CAR Tracker

**LOW** Near-miss reporting rate (7.7/month) is below Tier 1 peer average (12.3/month). Suggests under-reporting rather than low incident rate given facility size. Mar 1, 2026 | MONITORING | Source: NMR Analytics

## AUDIT AMENDMENT TRAIL (Q1)

IMMUTABLE RECORDS | Geo-fenced | Device-bound | Supervisor-approved

Original records sealed. Amendments create linked corrections. All requests require supervisor approval within 4 hours.

**AMR-2026-0204** Feb 12 | J. Martinez | Mine-Cart Madness | Item 3: Hydraulic pressure

**FAIL** → **PASS** **APPROVED** **GEO OK** **DEV OK** **PHOTO OK**

Pressure at 2,800 PSI (in spec). Operator tapped FAIL during rapid entry.

**AMR-2026-0189** Jan 28 | D. Rivera | El Toro | Item 7: Cable inspection

**PASS** → **FAIL** **APPROVED** **GEO OK** **DEV OK** **PHOTO !**

Missed worn cable. Corrected same day. Maintenance dispatched.

**AMR-2026-0176** Jan 15 | T. Morrison | Nitro | Item 2: Brake pad depth

**FAIL** → **PASS** **DENIED** **GEO OK** **DEV OK** **PHOTO OK**

Supervisor confirmed original FAIL correct. Pad at 2mm (min 3mm).

## UNDERWRITING RECOMMENDATION

**RECOMMENDATION: RENEW AT CURRENT TERMS WITH ENHANCED MONITORING**

Facility scores GOOD (71) with positive trajectory and declining claims history. Three action items:

1. Require facility to address checklist speed anomaly flags within 30 days. If anomaly persists, consider premium surcharge of 5-8% on next renewal to reflect elevated integrity risk.
2. Monitor CACR trend. If below 80% at next quarterly review, require corrective action plan.
3. Schedule loss control visit for April 2026 to verify pending LC finding (emergency lighting).

Overall risk posture: MODERATE. Claims trajectory: POSITIVE. Renewal recommendation: APPROVE.