

California Association for Park and Recreation Indemnity Board of Directors

President, Vacant
Vice President, Michelle Lacy
Secretary, Vacant

Directors

Director Lorena Cervantes
Director Colby Diuguid
Director Jim Friedl
Director Mathew Fuzie
Director Brandy Hosack
Director Natalie Wong

REGULAR MEETING OF THE BOARD OF DIRECTORS

9:30 a.m. – Tuesday, June 23, 2026

1075 Creekside Ridge Drive, Suite 240
Roseville, CA 95678

In addition to the physical address identified above, California Association for Park and Recreation Indemnity will be conducting this meeting via video and teleconference.

Zoom Meeting:

<https://us02web.zoom.us/j/87925446649?pwd=Txh452Z1HG13XlaMlM5mwrB4tw1Uyz.1>

Passcode: 429057

In compliance with the Brown Act, this meeting is being conducted by teleconference from:

147 Gregory Lane, Pleasant Hill, CA 94523
10300 San Diego St., Lamont, CA 93241
8621 Jurupa Road, Jurupa Valley, CA 92509
403 W. Hillcrest Drive, Thousand Oaks, CA 91360
4444 East Ave., Livermore, CA 94550
4855 Hamilton St., Sacramento, CA 95841
1099 E Street, Hayward, CA 94541

*Note: Agenda posting and meeting are done in accordance with Ralph M. Brown Act
Government Code § 54954.2 and 54953*

Agenda

Regular Meeting of the Board of Directors

June 23, 2026

1. CALL TO ORDER
2. INTRODUCTIONS
3. PUBLIC COMMENTS

This time is reserved for members of the public to address the Board relative to matters of the CAPRI not on the agenda. No action may be taken on non-agenda items unless authorized by law.

The CAPRI Board encourages public participation. If you desire to address the Board on any CAPRI related item on the Agenda, you are asked to complete a speaker form and turn it in to the Executive Director. Members of the public may also offer public comment by email. Emails must be submitted to mbreck@capri-jpa.gov no later than one hour prior to the start of the meeting. Please note, emailed public comments will be distributed to the Board and treated as a public comment.

4. CONSENT ITEMS

The following items are expected to be routine and non-controversial and will be acted upon by the Board at one time without discussion, unless a Board member requests that an item be removed from the consent agenda and held for discussion.

- 4.1 Approval of CAPRI Board Meeting Minutes

- May 27, 2026

5. PULLED CONSENT ITEMS

6. DISCUSSION/ACTION ITEMS

- 6.1 CAPRI BOD Election of Officers

- Per CAPRI Bylaws, the Vice President shall call for the Board to elect a President, Vice President (if necessary), and Secretary from among its members to serve the balance of the 25-26 term.

President

- Call for nominations
- Close of nominations
- Vote

Vice President (if necessary)

- Call for nominations
- Close of nominations
- Vote

Secretary

- Call for nominations
- Close of nominations
- Vote

Agenda
Regular Meeting of the Board of Directors
June 23, 2026

- 6.2 CAPRI Appointee to RIO Board of Directors**
 - The Board President shall appoint a replacement to the RIO Board of Directors.
- 6.3 CAPRI Excess Insurance Renewals FY 2026-2027**
 - The Board shall review and discuss the excess insurance policy options and authorize staff to bind coverage for the Fiscal Year 2026-2027.
- 6.4 WC Premium Allocation FY 2026-2027**
 - The Board shall review and discuss the 2026-2027 WC Premium Allocation and authorize the member premiums for the upcoming fiscal year.
- 6.5 GL & Property Premium Allocation FY 2026-2027**
 - The Board shall review and discuss the 2026-2027 General Liability & Property Premium Allocation and authorize the member premiums for the upcoming fiscal year.
- 6.6 Reinsurance Agreements FY 2026-2027**
 - The Board shall review and discuss the 2026-2027 Reinsurance Agreements with RIO and authorize staff to bind for Fiscal Year 2026-2027.

- 7. BOARD MEMBER REPORTS**
 - 7.1 Board Member Comments**

- 8. ANNOUNCEMENTS**

The next CAPRI Board of Directors Meeting will be held on Tuesday, September 8, 2026 in Roseville, CA.

- 9. ADJOURNMENT**

BOARD OF DIRECTORS REGULAR MEETING

May 27, 2026

MINUTES

1. CALL TO ORDER:

The regular meeting of the Board of Directors was held on May 27, 2026. The Meeting was called to order by President Wetter at 9:06 a.m.

Members Present: President Dean Wetter, Vice President Michelle Lacy, Director Brandy Hosack, Director Lorena Cervantes, Director Jim Friedl, and Director Mathew Fuzie.

Members Absent: None.

CAPRI Staff Present: Executive Director Matthew Duarte, Director of Administrative Operations Monica Breck, Director of Safety and Risk Control Kirk Andre, and Risk Analyst Mario Castagnola.

Others Present: Byrne Conley (Gibbons and Conley), Doug Wozniak (Alliant Insurance), Chuck Torretta (George Hills Company), Brittany Torretta (George Hills Company), Mallory Sampson (PFM), and Melissa Smith (Conejo RPD).

2. INTRODUCTIONS: None.

3. PUBLIC COMMENTS: None.

4. CLOSED SESSION:

The Board convened to Closed Session at 9:07 a.m.

4.1 Liability & Property – Existing Litigation Pursuant to Government Code § 54956.9(d)(1)

- Menna v. Conejo Recreation & Park District
- Maki v. Valley-Wide Recreation & Park District
- Flores v. Wasco Recreation & Park District
- \$5K report

Closed session concluded at 9:46 a.m.

5. **REPORT FROM CLOSED SESSION:**

Pursuant to Government Code Section 54957.1, the Board must report in open session any action taken, or lack thereof, taken in closed session.

No reportable action.

6. **CONSENT AGENDA:**

6.1 Approval of CAPRI Board Minutes

➤ April 24, 2026

6.2 Warrant Listings: January 2026 – March 2026

6.3 Financial Reports

➤ Statement of Net Position

➤ Statement of Revenue and Expenses Budget to Actual

➤ Statement of Revenue, Expenses, and Change in Net Position

MOTION:

Vice President Michelle Lacy made a motion to approve the Items 6.1 – 6.3 of the Consent Agenda. Director Lorena Cervantes seconded the motion.

Ayes: *Wetter, Lacy, Hosack, Cervantes, Friedl, and Fuzie*

Nays: *None*

Abstain: *None*

Absent: *None*

7. **PULLED CONSENT ITEMS:** None.

8. **SPECIAL REPORTS**

8.1 Investment Status Report

Mallory Sampson with PFM provided a report on the status of RIO's investment holdings. Investments have seen an overall positive return. The investment portfolio remains consistent with our investment policy.

8.2 Insurance Market Report

Doug Wozniak with Alliant Insurance Services provided an update regarding the insurance market and status of the 26/27 renewals as we get closer to July. Property is in a great place with rate decreases expected. Workers' Comp remains steady. Liability continues to see no rate relief. There is still work to be done on these renewals and we are working with estimates as we await final numbers from our carriers.

8.3 WC Program Status Report

Executive Director Matthew Duarte reviewed and discussed the status of the Workers' Compensation Program. The total claim count is relatively stable. The Board was provided with a Settlement Analysis prepared by Sedgwick, which summarizes the cost savings from identifying and closing claims that were ready to be resolved – a project that Staff and Sedgwick have been working on.

8.4 General Liability Program Status Report

Executive Director Matthew Duarte reviewed and discussed the status of the General Liability Program. The claim counts and reserves have increased since this time last year. There are several litigated claims and a number of large claims in the 2023/2024 policy year. The Board was provided with a summary of the GL loss history by fiscal year.

8.5 Property Program Status Report

Executive Director Matthew Duarte reviewed and discussed the status of the Property Program. The 25/26 fiscal year has 21 claims, 12 of which have reached the excess layer, that are a mix including of storm damage, theft, vandalism, fires, and vehicle accidents. The Board was provided with a summary of the open property losses as of April 30.

9. DISCUSSION/ACTION ITEMS:

9.1 Review of CAPRI's Recommended Insurance Requirements

At the February 2026 Board meeting, the Board first discussed transitioning from an advisory risk management model to a structured, uniform standard across the CAPRI membership. At this meeting the Board reviewed and discussed recommended framework for common member contract categories and an implementation timeline for the membership to make updates to existing contracts. The Board came to a consensus to circulate the updated requirements and implementation timeline, request feedback from the membership within a defined comment period, further develop policy language based on feedback, and bring this item back to the September Board Meeting for review.

9.2 New Member Application – Mountains Recreation and Conservation Authority

The Board reviewed and discussed the application of MRCA for membership in the General Liability & Property and Workers' Compensation programs. MRCA is a joint powers authority dedicated to the preservation, management, and protection of urban, mountain, and river parklands. Established in 1985, MRCA is governed by its Governing Board which is comprised of designated representatives of the Conejo Recreation and Park District, the Santa Monica Mountains Conservancy, the Rancho Simi Recreation and Park District. MRCA manages over 70 parks, more than 75,000 acres of public parkland, open space, wildlife corridors, and coastal access trails, while acting as a lead agency in revitalizing the Los Angeles River. The authority provides critical operations including ranger services, wildfire resilience, environmental education, and community-based planning

MOTION:

Director Mathew Fuzie made a motion to approve membership for MRCA in the CAPRI General Liability & Property and Workers' Compensation programs, effective July 1, 2026. Director Jim Friedl seconded the motion.

Ayes: *Wetter, Lacy, Hosack, Cervantes, Friedl, and Fuzie*

Nays: *None*

Abstain: *None*

Absent: *None*

9.3 WC Experience Modification Factors 2026-2027

Executive Director Matthew Duarte reviewed and discussed the WC Experience Modification Factors (Ex-Mod) for the 2026-2027 policy year. The Ex-Mod calculation method minimizes volatility from year to year, and shifts the focus to frequency of claims, rather than severity, in an equitable manner.

MOTION:

Director Jim Friedl made a motion to approve the members' Experience Modification Factors calculation for use in the 2026-2027 WC premium allocation. Director Brandy Hosack seconded the motion.

Ayes: *Wetter, Lacy, Hosack, Cervantes, Friedl, and Fuzie*

Nays: *None*

Abstain: *None*

Absent: *None*

9.4 WC Premium Allocation Formula 2026-2027

Executive Director Matthew Duarte reviewed and discussed the WC Premium Allocation formula for 2026-2027.

MOTION:

Director Jim Friedl made a motion to direct Staff to finalize the 2026-2027 Workers' Compensation premium allocation formula with a funding level at 75% for review and final approval at the June Board Meeting. Director Mathew Fuzie seconded the motion.

Ayes: *Wetter, Lacy, Hosack, Cervantes, Friedl, and Fuzie*

Nays: *None*

Abstain: *None*

Absent: *None*

9.5 Liability/Property Premium Allocation Formula 2026-2027

Executive Director Matthew Duarte reviewed and discussed the Liability/Property Premium Allocation formula for 2026-2027.

MOTION:

Director Lorena Cervantes made a motion to direct Staff to finalize the 2026-2027 General Liability & Property premium allocation formula with a funding level at 70% for review and final approval at the June Board Meeting. Director Brandy Hosack seconded the motion.

- Ayes:** *Wetter, Lacy, Hosack, Cervantes, Friedl, and Fuzie*
- Nays:** *None*
- Abstain:** *None*
- Absent:** *None*

9.6 CAPRI Board Vacancies

At a prior meeting, the Board was informed that former Director Jill Nunes accepted a new roll outside of CAPRI membership and resigned from the CAPRI Board of Directors. This created a vacancy for the At-Large position on the CAPRI Board. Additionally, President Dean Wetter recently retired from Valley-Wide Recreation and Park District and intends to resign from the CAPRI Board. At the recent meeting of the CARPD Board of Directors, CARPD appointed Mathew Fuzie to serve as CARPD’s appointee to the CAPRI Board effective upon President Wetter’s resignation. This created a vacancy for the other At-Large position on the CAPRI Board. Pursuant to CAPRI Board direction at the last meeting, Staff sent out notice of the Board vacancy and received three letters of interest. The Ad Hoc Committee conducted interviews of the prospective candidates on May 20th and recommends the appointment of Colby Diuguid, General Manager from Jurupa Area Recreation and Park District, and Natalie Wong, HR and Risk Manager from Hayward Area Recreation and Park District.

MOTION:

Director Jim Friedl made a motion to appoint Colby Diuguid and Natalie Wong to serve as Board Members in the “At-Large Position” for the balance of the current term through December 31, 2028. Director Brandy Hosack seconded the motion.

- Ayes:** *Wetter, Lacy, Hosack, Cervantes, Friedl, and Fuzie*
- Nays:** *None*
- Abstain:** *None*
- Absent:** *None*

10. EXECUTIVE DIRECTOR/STAFF REPORTS: None.

10.1 District Visit Update: This item was information only.

10.2 CARPD Update: This item was information only.

10.3 RIO Update: This item was information only

10.4 CAPRI Renewal Platform Survey: This item was information only.



10.6 CAPRI Member Trainings Update: This item was information only.

11. BOARD MEMBER REPORTS:

11.1 Board Member Comments:

CAPRI Staff and Board presented President Dean Wetter with a retirement gift as this is his last meeting. Staff and Board members congratulated Dean on his retirement and thanked him for his leadership.

12. FUTURE AGENDA ITEMS:

The Board of Directors had no comments or questions.

13. ANNOUNCEMENTS:

The next CAPRI Board of Directors Meeting is scheduled for June 23, 2026.

14. ADJOURNMENT:

The Board adjourned the meeting at 11:44 a.m.

Michelle Lacy,
Vice President for the CAPRI Board of Directors

Agenda Item 6.1**DISCUSSION/ACTION ITEMS****SUBJECT: CAPRI BOD Election of Officers**

BACKGROUND AND STATUS:

Per Article III of the CAPRI Bylaws, the CAPRI Board of Directors shall elect a president, vice president, and a secretary to serve two-year terms. Former Board Member, Dean Wetter, was previously serving as President and his term was to run through December 2026. Similarly, former Board Member Jill Nunes' term as Secretary was also scheduled to run through December 2026.

The duties and responsibilities of the CAPRI Officer positions are described in the Bylaws as follows:

"The president shall preside at and conduct all meetings of the Board of Directors and shall carry out the resolutions and orders of the Board of Directors and shall exercise such other powers and perform such other duties as the Board of Directors shall prescribe. In his absence, the vice-president shall carry out the duties of the president. The secretary shall perform the duties appropriate to the office."

At this time, the Vice President shall call for nominations and the Board will elect a President, Vice President (if necessary), and Secretary of the Board of Directors.

RECOMMENDATION:

Per CAPRI Bylaws, the Vice President shall call for nominations to elect a President, Vice President (if necessary), and Secretary to serve the balance of the 25-26 terms.

FISCAL IMPACT:

None.

REFERENCE MATERIALS ATTACHED:

None.

Agenda Item 6.2**DISCUSSION/ACTION ITEMS****SUBJECT: CAPRI Appointee to RIO Board of Directors**

BACKGROUND AND STATUS:

The recent retirement of Dean Wetter has created a vacancy on the RIO Board of Directors. The RIO Board of Directors oversees the business and affairs of the captive insurance organization and meets at least once annually within the State of Utah pursuant to Utah law. At this time, the CAPRI Board President shall appoint a replacement to serve on the RIO Board.

RECOMMENDATION:

The Board President shall appoint a replacement to the RIO Board of Directors.

FISCAL IMPACT:

None.

REFERENCE MATERIALS ATTACHED:

None.

Agenda Item 6.3

DISCUSSION/ACTION ITEMS

SUBJECT: CAPRI Excess Insurance Renewals FY 2026-2027

BACKGROUND AND STATUS:

Workers' Compensation Renewal

As the Board may recall, beyond its self-insured retention level of \$350,000 per occurrence for workers' compensation claims, CAPRI currently participates in Public Risk Innovation, Solutions, and Management ("PRISM")'s Excess Workers' Compensation Program. CAPRI recently received estimated renewal terms from PRISM for the upcoming fiscal year.

Year-over-Year Rate and Premium Comparison			
	2025-26	2026-27	Variance
WC Exposure (Est. Payroll)	\$140,883,370	\$156,578,604	11.14%
Account Rate (\$/100)	0.8863	0.8393	(5.3%)
WC Annual Cost	\$1,248,614	\$1,314,121	5.25%

Staff now requests authority to bind renewal terms with PRISM for the 2026-2027 coverage year.

General Liability Renewal

Beginning with the 2024-2025 fiscal year, the Board authorized CAPRI to move to a \$1.5M self-insured retention. For General Liability excess claims, CAPRI participates in the PRISM GL1 Program, attaching at \$1.5M. CAPRI is using the January estimate number as an indication, while awaiting an update for renewal terms from PRISM for the upcoming fiscal year. Also included in the numbers below are the exposure and estimated additional premium for new member MRCA.

Year-over-Year Rate and Premium Comparison			
	2025-26	2026-27	Variance
GL Exposure (Payroll)	\$140,730,471	\$165,901,698	17.89%
Account Rate (\$/100)	1.6271	2.1415	31.6%
GL Annual Cost	\$2,289,799	\$3,552,852	55.16%

Staff now requests authority to bind renewal terms with PRISM for the 2026-2027 coverage year.

Property Renewal

CAPRI participates in the Alliant Property Insurance Program (“APIP”) for excess insurance. Of note, APIP coverage includes a \$150,000 all-risk deductible and a \$5M wildfire deductible. The Board will recall that Earthquake coverage is excluded beginning in 2023/24. CAPRI recently received proposed Property excess insurance renewal terms from APIP for the upcoming fiscal year. Also included in the numbers below are the TIV and estimated additional premium for new member MRCA.

Year-over-Year Rate and Premium Comparison			
	2025-26	2026-27	Variance
Total Insurable Values (TIV)	\$1,616,264,670	\$1,919,878,515	18.78%
*Property Annual Cost	\$5,256,416.26	\$5,379,174	2.34%
Cyber Liability Annual Cost	\$61,704.74	\$67,922.36	10.07%
Pollution Liability Annual Cost	\$18,523.91	\$18,200.95	-1.76%
Total Account Rate (\$/100)	0.3301841	0.2851630	-13.63%
**Total Annual Cost	\$5,336,649.46	\$5,474,784.00	2.59%

*Property Annual Cost includes all fees, expenses, and applicable taxes

**Total Annual Cost includes Property, Cyber, and Pollution Annual Costs

Staff now requests authority to bind renewal terms with APIP for the 2026-2027 coverage year.

RECOMMENDATION:

There are four recommended actions at this time that can be handled in one motion:

Provide Staff with authority to renew:

1. WC Program Excess Insurance policy with PRISM for FY 2026-2027.
2. GL Program Excess Insurance policy with PRISM for FY 2026-2027.
3. Property Program Excess Insurance policy with APIP for FY 2026-2027.

FISCAL IMPACT:

Excess renewal amounts impact the total premiums to be collected by CAPRI for the upcoming fiscal year.

REFERENCE MATERIALS:

- None.

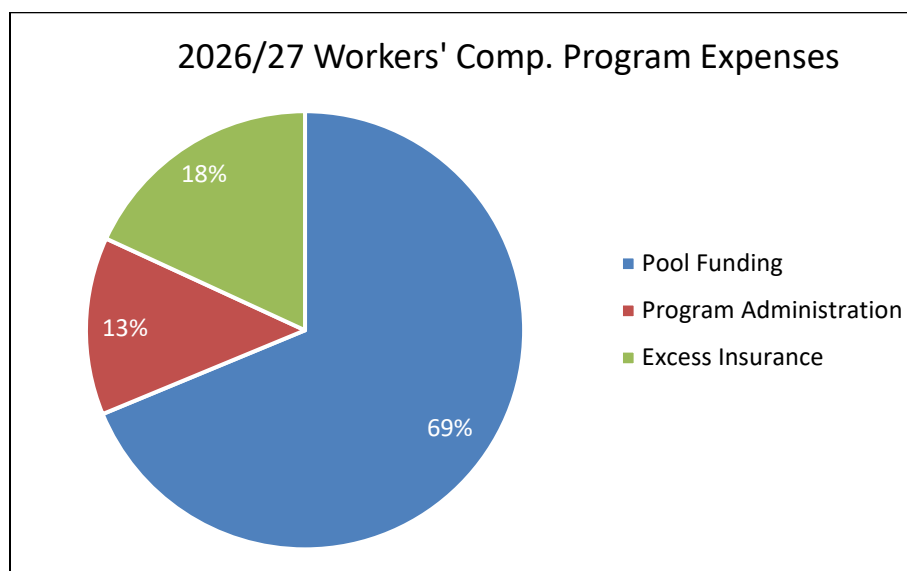
Agenda Item 6.4**DISCUSSION/ACTION ITEMS****SUBJECT: WC Premium Allocation FY 2026-2027**

BACKGROUND AND STATUS:

Each year, the CAPRI Board of Directors reviews the CAPRI WC Premium Allocation Formula, considering all factors that contribute to the premium calculations for each District, and then provides Staff direction before excess coverage is bound. In recent Board Meetings, the CAPRI Board has approved discount calculations, Experience Modification Factors, and program funding levels.

Assuming the Board authorized Staff to bind excess insurance coverage in the earlier item, Staff now requests approval of the final member contributions.

For reference, below please find a summary of the estimated Workers' Compensation program expenses for the upcoming fiscal year.



Staff will present the proposed Workers' Compensation Member Premium calculations at the Board Meeting.

RECOMMENDATION:

Approve the FY 2026-2027 Workers' Compensation Member Premiums.

FISCAL IMPACT:

Member premium calculations will determine the amount to be collected by CAPRI for the upcoming fiscal year.

REFERENCE MATERIALS:

- Proposed WC Premium Allocation for FY 2026-2027 at 75% CL

2026/27 ESTIMATED WORKERS' COMPENSATION PROGRAM ALLOCATION
75% CL

DISTRICT	2026/27 PAYROLL TOTAL	TOTAL PURE PREMIUM	26/27 EX-MOD	EX-MOD ADJ. PREMIUM	ADJ. FOR CLAIMS	TOTAL POOL CONTRIBUTION	EXCESS INS. CONTRIBUTION	OPERATING FEE	SUB-TOTAL	SAFETY & LOYALTY DISCOUNT	TOTAL 26/27 COLLECTIBLE PREMIUM	25/26 BILLED PREMIUM	CHANGE IN PREMIUM \$	% CHANGE	DIFF BW 25/26 & 26/27 PAYROLL	% CHANGE
Ambrose Recreation & Park District	\$ 708,959	\$ 19,562	94%	\$ 18,349	\$ (1,737)	\$ 16,612	\$ 4,303	\$ 4,457	\$ 25,372	\$ 1,218	\$ 24,154	\$ 26,466	\$ (2,312)	-(9)%	\$(25,934.00)	-4%
Arcade Creek Recreation & Park District	\$ 330,472	\$ 12,311	100%	\$ 12,262	\$ (1,161)	\$ 11,101	\$ 2,876	\$ 2,978	\$ 16,955	\$ 831	\$ 16,124	\$ 15,624	\$ 500	3%	\$ -	0%
Arden Manor Recreation & Park District	\$ 625,000	\$ 19,516	101%	\$ 19,692	\$ (1,864)	\$ 17,828	\$ 4,618	\$ 4,778	\$ 27,229	\$ 1,280	\$ 26,949	\$ 23,346	\$ 2,603	11%	\$ 48,000.00	8%
Arden Park Recreation & Park District	\$ 768,202	\$ 16,573	94%	\$ 15,545	\$ (1,471)	\$ 14,074	\$ 3,646	\$ 3,783	\$ 21,485	\$ 1,010	\$ 20,485	\$ 18,515	\$ 1,970	11%	\$ 36,581.00	5%
Bear Mountain Recreation & Park District	\$ 377,393	\$ 11,087	97%	\$ 10,777	\$ (1,020)	\$ 9,756	\$ 2,527	\$ 2,618	\$ 14,901	\$ 745	\$ 14,156	\$ 14,156	\$ -	0%	\$ 622.97	0%
Bear River Recreation & Park District	\$ 134,848	\$ 3,378	101%	\$ 3,422	\$ (324)	\$ 3,098	\$ 802	\$ 831	\$ 4,732	\$ 227	\$ 4,505	\$ 4,346	\$ 159	4%	\$ -	0%
Beaumont-Cherry Valley Recreation & Park District	\$ 1,234,165	\$ 35,316	95%	\$ 33,550	\$ (3,176)	\$ 30,374	\$ 7,868	\$ 8,149	\$ 46,391	\$ 2,134	\$ 44,257	\$ 53,322	\$ (9,065)	-17%	\$ 1,451.02	0%
Belvedere-Thurston Joint Recreation Committee (The Ranch)	\$ 900,052	\$ 6,801	94%	\$ 6,359	\$ (602)	\$ 5,757	\$ 1,491	\$ 1,545	\$ 8,793	\$ 413	\$ 8,380	\$ 7,484	\$ (896)	-12%	\$ 1,950.00	6%
Boulder Creek Recreation & Park District	\$ 420,800	\$ 5,692	98%	\$ 5,595	\$ (530)	\$ 5,066	\$ 1,312	\$ 1,359	\$ 7,737	\$ 309	\$ 7,427	\$ 7,126	\$ 301	4%	\$ -	0%
Buttontwillow Recreation & Park District	\$ 105,000	\$ 2,274	101%	\$ 2,304	\$ (219)	\$ 2,086	\$ 540	\$ 560	\$ 3,185	\$ 137	\$ 3,048	\$ 4,559	\$ (1,511)	-33%	\$(15,628.50)	-13%
Carmichael Recreation and Park District	\$ 2,011,617	\$ 52,055	81%	\$ 42,060	\$ (3,981)	\$ 38,079	\$ 9,884	\$ 10,216	\$ 58,159	\$ 2,908	\$ 55,251	\$ 67,154	\$ (11,903)	-18%	\$ -	0%
Central Plumas Recreation & Park District	\$ 352,444	\$ 4,588	99%	\$ 4,509	\$ (427)	\$ 4,082	\$ 1,057	\$ 1,095	\$ 6,234	\$ 249	\$ 5,985	\$ 5,163	\$ 822	16%	\$(72,375.56)	-3%
Coalinga-Huron Recreation & Park District	\$ 1,072,728	\$ 37,967	110%	\$ 41,764	\$ (3,953)	\$ 37,810	\$ 9,794	\$ 10,144	\$ 57,749	\$ 2,714	\$ 55,034	\$ 62,687	\$ (7,653)	-12%	\$ 29,389.60	9%
Conejo Recreation & Park District (Excess Coverage Only)	\$ 14,575,437	\$ 484,035	100%	\$ -	\$ -	\$ -	\$ 110,773	\$ 43,921	\$ 154,695	\$ 7,735	\$ 146,960	\$ 139,962	\$ 6,998	5%	\$(1,158.96)	0%
Cordova Recreation & Park District	\$ 9,032,000	\$ 333,003	87%	\$ 291,045	\$ (27,549)	\$ 263,495	\$ 68,254	\$ 70,692	\$ 402,441	\$ 20,122	\$ 382,319	\$ 324,383	\$ 57,936	18%	\$ 694,068.44	5%
Desert Recreation District (Coachella)	\$ 11,146,815	\$ 137,963	75%	\$ 103,472	\$ (9,794)	\$ 93,678	\$ 24,286	\$ 25,132	\$ 143,076	\$ 1,431	\$ 141,645	\$ 132,059	\$ 9,586	7%	\$ 129,100.00	1%
Dunsmuir Recreation & Parks District	\$ 59,500	\$ 2,053	125%	\$ 2,570	\$ (243)	\$ 2,327	\$ 603	\$ 624	\$ 3,554	\$ 142	\$ 3,412	\$ 3,261	\$ 151	5%	\$ 356,646.30	3%
Durham Recreation & Park District	\$ 885,000	\$ 22,491	92%	\$ 20,602	\$ (1,950)	\$ 18,652	\$ 4,831	\$ 5,004	\$ 28,487	\$ 1,424	\$ 27,063	\$ 25,431	\$ 1,632	6%	\$ 1,499.99	3%
Fair Oaks Recreation & Park District	\$ 2,074,508	\$ 50,396	83%	\$ 41,879	\$ (3,964)	\$ 37,915	\$ 9,821	\$ 10,172	\$ 57,908	\$ 2,837	\$ 55,071	\$ 42,655	\$ 12,416	29%	\$ 32,000.00	4%
Feather River Recreation & Park District	\$ 1,164,570	\$ 46,980	139%	\$ 65,349	\$ (6,186)	\$ 59,163	\$ 15,325	\$ 15,873	\$ 90,361	\$ 4,428	\$ 85,934	\$ 69,986	\$ 15,948	23%	\$ -	0%
Fulton-El Camino Recreation & Park District	\$ 1,090,697	\$ 27,344	154%	\$ 42,219	\$ (21,966)	\$ 38,223	\$ 9,901	\$ 10,255	\$ 58,378	\$ 2,685	\$ 55,693	\$ 106,402	\$ (50,709)	-48%	\$(240,681.85)	-13%
Greater Vallejo Recreation District	\$ 5,525,569	\$ 154,024	148%	\$ 228,572	\$ (21,636)	\$ 206,936	\$ 53,603	\$ 55,518	\$ 316,056	\$ 15,803	\$ 300,254	\$ 268,157	\$ 32,097	12%	\$(150,680.00)	-11%
Hayward Area Recreation & Park District	\$ 2,358,547	\$ 894,845	97%	\$ 864,420	\$ (81,823)	\$ 782,597	\$ 202,718	\$ 209,959	\$ 1,195,273	\$ 59,764	\$ 1,135,510	\$ 892,789	\$ 242,721	27%	\$(152,201.00)	-12%
Highlands Recreation District	\$ 2,248,752	\$ 30,364	80%	\$ 24,200	\$ (2,291)	\$ 21,909	\$ 5,675	\$ 5,878	\$ 33,463	\$ 1,573	\$ 31,890	\$ 24,513	\$ 7,377	30%	\$(148,813.71)	-3%
Isala Vista Recreation & Park District	\$ 853,000	\$ 26,935	128%	\$ 33,615	\$ (3,182)	\$ 30,433	\$ 7,883	\$ 8,165	\$ 46,481	\$ 2,278	\$ 44,203	\$ 52,869	\$ (8,666)	-16%	\$ 2,395,784.05	11%
Jurupa Area Recreation & Park District	\$ 3,724,700	\$ 106,516	159%	\$ 169,360	\$ (16,031)	\$ 153,329	\$ 39,717	\$ 41,136	\$ 234,182	\$ 11,709	\$ 222,473	\$ 178,165	\$ 44,308	25%	\$(315,192.00)	-12%
La Selva Beach Recreation District	\$ 44,000	\$ 88	103%	\$ 90	\$ (9)	\$ 82	\$ 21	\$ 16	\$ 219	\$ 9	\$ 1,200	\$ 1,200	\$ -	0%	\$ 1,000.00	0%
Ladera Recreation District	\$ 608,828	\$ 5,424	95%	\$ 5,153	\$ (488)	\$ 4,665	\$ 1,208	\$ 1,252	\$ 7,125	\$ 342	\$ 6,783	\$ 7,613	\$ (830)	-11%	\$ 921,673.00	33%
Lake Cuyamaca Recreation & Park District	\$ 773,931	\$ 48,499	117%	\$ 56,938	\$ (5,390)	\$ 51,548	\$ 13,353	\$ 13,830	\$ 78,712	\$ 3,700	\$ 75,012	\$ 67,313	\$ 7,717	11%	\$ -	0%
Livermore Area Recreation & Park District	\$ 12,529,894	\$ 374,660	75%	\$ 280,965	\$ (26,598)	\$ 254,367	\$ 65,897	\$ 68,251	\$ 388,545	\$ 18,262	\$ 370,283	\$ 324,568	\$ 45,715	14%	\$(33,541.00)	-5%
McFarland Recreation & Park District	\$ 289,800	\$ 8,229	119%	\$ 9,801	\$ (9,873)	\$ 8,873	\$ 2,288	\$ 2,380	\$ 13,552	\$ 623	\$ 12,929	\$ 17,931	\$ (5,002)	-28%	\$ 80,931.00	12%
Menlo Oaks Coast Recreation & Park District	\$ 361,000	\$ 1,172	132%	\$ 1,552	\$ (127)	\$ 1,405	\$ 364	\$ 377	\$ 2,146	\$ 105	\$ 2,041	\$ 2,140	\$ (99)	-5%	\$ 712,380.00	6%
Mission Oaks Recreation & Park District	\$ 2,443,619	\$ 58,292	89%	\$ 51,588	\$ (4,883)	\$ 46,705	\$ 12,098	\$ 12,530	\$ 71,334	\$ 3,567	\$ 67,767	\$ 62,609	\$ 5,158	8%	\$(140,335.00)	-34%
Monte Rio Recreation & Park District	\$ 237,829	\$ 13,017	126%	\$ 16,388	\$ (1,551)	\$ 14,837	\$ 3,843	\$ 3,981	\$ 22,661	\$ 1,065	\$ 21,596	\$ 15,544	\$ 6,252	41%	\$(38,926.00)	-1%
Mt. Shasta Recreation & Park District	\$ 384,171	\$ 19,220	107%	\$ 20,546	\$ (1,945)	\$ 18,601	\$ 4,818	\$ 4,990	\$ 28,410	\$ 1,335	\$ 27,075	\$ 27,417	\$ (342)	-1%	\$ 20,391.53	10%
North Highlands Recreation & Park District	\$ 1,701,315	\$ 59,164	86%	\$ 50,644	\$ (4,794)	\$ 45,851	\$ 11,877	\$ 12,301	\$ 70,028	\$ 3,151	\$ 66,877	\$ 74,968	\$ (8,091)	-11%	\$ 45,547.99	24%
North of the River Recreation & Park District	\$ 9,770,400	\$ 321,274	104%	\$ 334,476	\$ (31,658)	\$ 302,799	\$ 78,432	\$ 81,233	\$ 462,454	\$ 23,123	\$ 439,331	\$ 642,782	\$ (203,451)	-32%	\$ 7,392.00	2%
Orangevale Recreation & Park District	\$ 1,700,000	\$ 58,759	92%	\$ 54,176	\$ (5,129)	\$ 49,048	\$ 12,705	\$ 13,159	\$ 74,911	\$ 3,746	\$ 71,165	\$ 61,282	\$ 9,884	16%	\$ 233,134.00	16%
Paradise Recreation & Park District	\$ 2,428,000	\$ 85,070	121%	\$ 102,765	\$ (9,727)	\$ 93,037	\$ 24,100	\$ 24,960	\$ 142,097	\$ 7,105	\$ 134,992	\$ 126,088	\$ 8,904	7%	\$ 955,929.00	11%
Pleasant Hill Recreation & Park District	\$ 4,998,961	\$ 156,982	75%	\$ 117,737	\$ (11,145)	\$ 106,592	\$ 27,611	\$ 28,597	\$ 162,800	\$ 8,140	\$ 154,660	\$ 185,311	\$ (30,651)	-14%	\$ 473,000.00	24%
Pleasant Valley Recreation & Park District	\$ 5,204,187	\$ 157,108	125%	\$ 195,599	\$ (18,515)	\$ 177,085	\$ 45,871	\$ 47,509	\$ 270,464	\$ 13,523	\$ 256,941	\$ 297,218	\$ (40,277)	-14%	\$ -	0%
Rancho Simi Recreation & Park District	\$ 12,666,764	\$ 507,310	126%	\$ 639,211	\$ (60,506)	\$ 578,705	\$ 149,903	\$ 155,257	\$ 883,866	\$ 44,193	\$ 839,672	\$ 815,503	\$ 24,169	3%	\$ 160,163.00	3%
Rim of the World Recreation & Park District	\$ 339,560	\$ 4,905	100%	\$ 4,905	\$ (464)	\$ 4,441	\$ 1,150	\$ 1,191	\$ 6,782	\$ 326	\$ 6,457	\$ -	\$ -	0%	\$ -	0%
Rio Linda Elverta Recreation & Park District	\$ 1,357,893	\$ 64,008	111%	\$ 70,985	\$ (6,719)	\$ 64,266	\$ 16,647	\$ 17,241	\$ 98,154	\$ 4,908	\$ 93,246	\$ 70,565	\$ 22,681	32%	\$ 938,528.00	8%
Russian River Recreation & Parks District	\$ 160,000	\$ 6,536	101%	\$ 6,621	\$ (627)	\$ 5,994	\$ 1,553	\$ 1,608	\$ 9,155	\$ 430	\$ 8,725	\$ 9,916	\$ (1,191)	-12%	\$ -	0%
Shafter Recreation & Park District	\$ 824,880	\$ 16,984	94%	\$ 15,897	\$ (1,505)	\$ 14,392	\$ 3,728	\$ 3,861	\$ 21,982	\$ 1,099	\$ 20,882	\$ 16,284	\$ 4,598	28%	\$ 152,378.00	13%
Silverado-Modjeska Recreation & Park District	\$ 260,000	\$ 2,080	126%	\$ 2,623	\$ (249)	\$ 2,375	\$ 615	\$ 637	\$ 3,627	\$ 170	\$ 3,456	\$ 3,512	\$ (56)	-2%	\$(71,000.00)	-31%
Soladad-Mission Recreation District	\$ 582,400	\$ 14,050	98%	\$ 13,797	\$ (1,306)	\$ 12,491	\$ 3,236	\$ 3,351	\$ 19,078	\$ 820	\$ 18,258	\$ 16,874	\$ 1,384	8%	\$ 24,880.00	3%
Southgate Recreation & Park District	\$ 5,937,062	\$ 202,034	115%	\$ 233,147	\$ (22,069)	\$ 211,078	\$ 54,616	\$ 56,629	\$ 322,363	\$ 3,224	\$ 319,160	\$ 280,943	\$ 38,217	14%	\$(24,000.00)	-4%
Strawberry Recreation District	\$ 1,094,500	\$ 18,034	95%	\$ 17,060	\$ (1,615)	\$ 15,445	\$ 4,001	\$ 4,144	\$ 23,580	\$ 1,062	\$ 22,528	\$ 18,649	\$ 3,879	21%	\$ 22,400.00	4%
Sunrise Recreation & Park District	\$ 7,576,372	\$ 252,404	137%	\$ 345,793	\$ (32,732)	\$ 313,062	\$ 81,093	\$ 83,990	\$ 478,144	\$ 23,907	\$ 454,237	\$ 270,698	\$ 183,539	68%	\$(61,907.00)	-1%
Tehachap Valley Recreation & Park District	\$ 1,153,540	\$ 28,103	110%	\$ 30,801	\$ (2,916)	\$ 27,885	\$ 7,223	\$ 7,481	\$ 42,500	\$ 2,129	\$ 40,480	\$ 38,152	\$ 2,308	6%	\$ 99,500.00	10%
Truckee-Donner Recreation & Park District	\$ 6,655,753	\$ 197,721	103%	\$ 203,801	\$ (19,296)	\$ 184,555	\$ 47,806	\$ 49,513	\$ 281,873	\$ 14,094	\$ 267,780	\$ 261,462	\$ 6,318	2%	\$ 852,327.64	13%
Tuolumne Park & Recreation District	\$ 237,981	\$ 9,926	100%	\$ 9,946	\$ (941)	\$ 9,004	\$ 2,332	\$ 2,416	\$ 13,753	\$ 646	\$ 13,106	\$ 11,630	\$ 1,476	13%	\$ 231,540.00	25%
Valley-Wide Recreation & Park District	\$ 4,693,820	\$ 87,611	75%	\$ 65,708	\$ (6,220)	\$ 59,489	\$ 15,409	\$ 15,960	\$ 90,858	\$ 4,543	\$ 86,315	\$ 81,306	\$ 4,999	6%	\$ 283,850.79	4%
Wasco Recreation & Parks District	\$ 455,294	\$ 17,166	101%	\$ 16,311	\$ (1,544)	\$ 14,768	\$ 3,825	\$ 3,962	\$ 22,555	\$ 1,038	\$ 21,517	\$ 23,957	\$ (2,440)	-10%	\$ 24,170.60	11%
Weed Recreation & Parks District	\$ 314,833	\$ 12,638	124%	\$ 15,646	\$ (1,481)	\$ 14,165	\$ 3,669	\$ 3,800	\$ 21,634	\$ 995	\$ 20,639	\$ 19,467	\$ 1,172	6%	\$(334,819.82)	-7%
West Side Recreation & Park District	\$ 1,379,961	\$ 36,387	87%	\$ 31,766	\$ (3,007)	\$ 28,759	\$ 7,450	\$ 7,716	\$ 43,924	\$ 2,196	\$ 41,728	\$ 42,724	\$ (996)	-2%	\$ 8,294.00	2%
Western Gateway Recreation & Park District	\$ 84,500	\$ 5,119	103%	\$ 5,283	\$ (500)	\$ 4,783	\$ 1,239	\$ 1,283	\$ 7,305	\$ 321	\$ 6,983	\$ 6,795	\$ 188	3%	\$ 39,817.89	14%
TOTALS	\$ 173,511,748	\$ 5,393,023		\$ 5,131,260	\$ (485,709)	\$ 4,645,551	\$ 1,314,121	\$ 1,290,344	\$ 7,250,017	\$ 340,005	\$ 6,911,002	\$ 6,471,574	\$ 432,971	7%	\$ 8,907,494.24	10%

Agenda Item 6.5

DISCUSSION/ACTION ITEMS

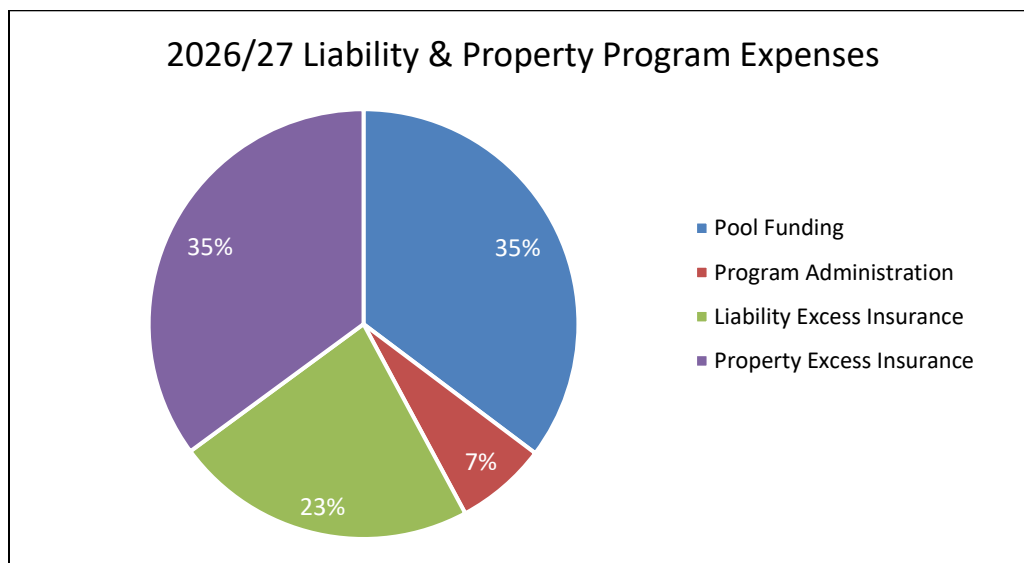
SUBJECT: Liability & Property Premium Allocation Formula FY 2026-2027

BACKGROUND AND STATUS:

Each year, the CAPRI Board of Directors reviews the CAPRI General Liability and Property Premium Allocation Formula, considering all factors that contribute to the premium calculations for each District, and then provides Staff direction before excess coverage is bound. In recent Board Meetings, the CAPRI Board has approved discount calculations and program funding levels.

Assuming the Board authorized Staff to bind excess insurance coverage in the earlier item, Staff now requests approval of the final member contributions.

For reference, below please find a summary of the General Liability & Property program expenses for the upcoming fiscal year.



Staff will present the proposed General Liability and Property Member Premium calculations at the Board Meeting.

RECOMMENDATION:

Approve the FY 2026-2027 General Liability and Property Member Premiums.

FISCAL IMPACT:

Member premium calculations will determine the amount to be collected by CAPRI for the upcoming fiscal year.

REFERENCE MATERIALS:

- Proposed General Liability & Property Premium Allocation for FY 2026-2027 at 70% CL

**CAPRI
2026/27 ESTIMATED GENERAL LIABILITY/PROPERTY PROGRAM ALLOCATION
70% CL**

DISTRICT	PROPERTY VALUE	PROPERTY PREMIUM	TOTAL PAYROLL	GENERAL LIABILITY PREMIUM	# OF AUTOS	AUTO LIABILITY PREMIUM	TOTAL PREMIUMS	OPERATING FEE	LOSS/EXPRO ADJUSTMENT	SUB-TOTAL	OTHER	SAFETY & LOYALTY DISCOUNT	TOTAL 26/27 COLLECTABLE PREMIUM	25/26 BILLED PREMIUM	CHANGE IN PREMIUM \$	% CHANGE
Almanor Recreation & Park District	\$ 905,235	\$ 3,654	\$ 8,160	\$ 3,523	-	\$ 6,248	\$ 7,177	\$ 1,674	\$ 473	\$ 9,324	\$ -	\$ 9	\$ 9,315	\$ 9,068	\$ 247	3%
Ambrose Recreation & Park District	\$ 16,591,098	\$ 66,970	\$ 708,959	\$ 23,791	4	\$ 6,248	\$ 97,009	\$ 9,743	\$ 5,628	\$ 112,380	\$ -	\$ 5,394	\$ 106,986	\$ 109,607	\$ (2,621)	-2%
Arden Creek Recreation & Park District	\$ 9,974,343	\$ 40,261	\$ 330,472	\$ 11,090	2	\$ 3,124	\$ 54,475	\$ 5,037	\$ 3,343	\$ 62,855	\$ -	\$ 3,080	\$ 59,775	\$ 87,827	\$ (28,052)	-32%
Arden Manor Recreation & Park District	\$ 3,178,226	\$ 12,829	\$ 690,000	\$ 23,154	2	\$ 3,124	\$ 39,107	\$ 6,521	\$ 829	\$ 46,457	\$ -	\$ 2,183	\$ 44,274	\$ 41,155	\$ 3,119	8%
Arden Park Recreation & Park District	\$ 3,919,376	\$ 15,820	\$ 850,000	\$ 28,524	4	\$ 6,248	\$ 50,582	\$ 8,162	\$ 1,617	\$ 60,372	\$ -	\$ 2,837	\$ 57,534	\$ 48,708	\$ 8,826	18%
Auburn Area Recreation & Park District	\$ 19,732,222	\$ 79,649	\$ 3,064,294	\$ 102,828	17	\$ 26,552	\$ 209,032	\$ 30,852	\$ 26,833	\$ 286,717	\$ -	\$ 2,667	\$ 240,050	\$ 240,129	\$ 23,921	10%
Bear Mountain Recreation & Park District	\$ 7,642,204	\$ 30,856	\$ 377,939	\$ 12,683	4	\$ 6,248	\$ 49,787	\$ 5,091	\$ 2,768	\$ 57,645	\$ -	\$ 2,882	\$ 54,763	\$ 51,344	\$ 3,419	7%
Bear River Recreation & Park District	\$ 1,172,199	\$ 4,732	\$ 134,848	\$ 4,525	-	\$ 4,686	\$ 9,257	\$ 1,885	\$ 214	\$ 11,336	\$ -	\$ 544	\$ 10,792	\$ 10,346	\$ 446	4%
Beaumont-Cherry Valley Recreation & Park District	\$ 12,007,682	\$ 48,469	\$ 1,234,165	\$ 41,415	3	\$ 3,124	\$ 94,570	\$ 12,982	\$ 5,643	\$ 113,195	\$ -	\$ 5,207	\$ 107,988	\$ 101,305	\$ 6,683	7%
Bellevue-Thibout Joint Recreation Committee (The Ranch)	\$ -	\$ -	\$ -	\$ 27,762	2	\$ 3,124	\$ 30,886	\$ 6,962	\$ 797	\$ 38,645	\$ -	\$ 1,816	\$ 36,828	\$ 30,615	\$ 6,213	20%
Boulder Creek Recreation & Park District	\$ 3,663,188	\$ 14,786	\$ 380,000	\$ 12,752	2	\$ 3,124	\$ 30,662	\$ 4,080	\$ 549	\$ 35,291	\$ -	\$ 1,412	\$ 33,880	\$ 30,970	\$ 2,910	9%
Butterfield Recreation & Park District	\$ 7,033,691	\$ 28,391	\$ 105,000	\$ 3,523	2	\$ 3,124	\$ 35,039	\$ 2,550	\$ 592	\$ 38,181	\$ -	\$ 1,642	\$ 36,539	\$ 38,490	\$ (1,951)	-5%
Carroll Creek Recreation & Park District	\$ 34,715,670	\$ 140,129	\$ 2,011,617	\$ 67,504	12	\$ 18,744	\$ 226,378	\$ 25,028	\$ 36,455	\$ 287,862	\$ -	\$ 14,393	\$ 273,469	\$ 276,059	\$ (2,619)	-1%
Cazadero Community Services District	\$ 13,391	\$ 54	\$ 6,250	\$ 3,523	-	\$ -	\$ 3,578	\$ 1,674	\$ 87	\$ 5,338	\$ -	\$ 37	\$ 5,301	\$ 4,699	\$ 602	13%
Central Plumas Recreation & Park District	\$ 2,056,912	\$ 8,303	\$ 352,444	\$ 11,827	3	\$ 4,686	\$ 24,816	\$ 3,590	\$ 478	\$ 28,884	\$ -	\$ 1,155	\$ 27,729	\$ 24,344	\$ 3,385	14%
Coalinga-Huron Recreation & Park District	\$ 18,157,654	\$ 73,293	\$ 1,073,887	\$ 36,037	10	\$ 15,621	\$ 124,950	\$ 13,581	\$ 559	\$ 139,090	\$ -	\$ 6,537	\$ 132,553	\$ 129,088	\$ 3,465	3%
Conejo Recreation & Park District	\$ 84,397,324	\$ 340,668	\$ 14,575,437	\$ 117,386	49	\$ 76,542	\$ 534,597	\$ 51,071	\$ (40,140)	\$ 545,528	\$ 1,200	\$ 27,276	\$ 519,452	\$ 467,260	\$ 52,192	11%
Cordova Recreation & Park District	\$ 90,072,229	\$ 363,575	\$ 9,032,000	\$ 303,088	44	\$ 68,732	\$ 735,395	\$ 97,326	\$ (1,751)	\$ 830,970	\$ -	\$ 41,548	\$ 789,421	\$ 739,898	\$ 49,523	7%
Dunsmuir Recreation & Park District	\$ 5,465,934	\$ 22,063	\$ 59,500	\$ 3,523	-	\$ -	\$ 25,657	\$ 2,044	\$ 1,063	\$ 28,693	\$ -	\$ 1,148	\$ 27,546	\$ 29,718	\$ (2,172)	-7%
Durham Recreation & Park District	\$ 7,064,379	\$ 28,515	\$ 885,000	\$ 29,698	3	\$ 4,686	\$ 62,900	\$ 9,046	\$ 2,157	\$ 74,103	\$ -	\$ 3,705	\$ 70,397	\$ 64,359	\$ 6,038	9%
El Dorado Hills Community Services District	\$ 60,156,557	\$ 242,821	\$ 5,877,693	\$ 197,238	20	\$ 31,242	\$ 471,301	\$ 62,947	\$ (6,031)	\$ 528,217	\$ -	\$ 4,226	\$ 523,991	\$ 490,422	\$ 33,569	7%
Fair Oaks Recreation & Park District	\$ 15,602,327	\$ 62,979	\$ 2,074,508	\$ 69,614	8	\$ 12,492	\$ 145,090	\$ 21,079	\$ 12,236	\$ 178,405	\$ -	\$ 8,742	\$ 169,663	\$ 153,070	\$ 16,593	11%
Feather River Recreation & Park District	\$ 16,511,367	\$ 66,648	\$ 1,152,571	\$ 38,677	7	\$ 10,935	\$ 116,259	\$ 13,620	\$ 4,963	\$ 134,843	\$ -	\$ 6,607	\$ 128,235	\$ 117,140	\$ 11,095	15%
Fulton-El Camino Recreation & Park District	\$ 8,842,245	\$ 35,692	\$ 1,090,696	\$ 22,692	5	\$ 7,810	\$ 66,194	\$ 7,883	\$ 4,111	\$ 78,188	\$ -	\$ 3,597	\$ 74,592	\$ 79,259	\$ (4,667)	-6%
Greater Vallejo Recreation District	\$ 74,176,276	\$ 299,411	\$ 5,525,569	\$ 188,422	32	\$ 49,987	\$ 534,820	\$ 64,090	\$ 38,704	\$ 637,614	\$ -	\$ 31,881	\$ 605,733	\$ 557,606	\$ 48,127	9%
Hayward Area Recreation & Park District	\$ 257,971,842	\$ 1,041,299	\$ 23,358,472	\$ 783,843	86	\$ 134,340	\$ 1,959,481	\$ 254,789	\$ (276,344)	\$ 1,937,926	\$ -	\$ 96,896	\$ 1,841,030	\$ 1,687,517	\$ 153,513	9%
Highlands Recreation District	\$ 11,421,322	\$ 46,102	\$ 2,248,782	\$ 75,862	2	\$ 3,124	\$ 124,688	\$ 21,104	\$ (138)	\$ 145,654	\$ -	\$ 6,846	\$ 138,808	\$ 148,019	\$ (9,211)	-6%
Honey Lake Valley Recreation Authority	\$ 3,910,255	\$ 15,784	\$ 200,000	\$ 6,711	-	\$ -	\$ 22,495	\$ 2,488	\$ 446	\$ 25,428	\$ -	\$ -	\$ 25,428	\$ 23,636	\$ 1,792	7%
Isala Vista Recreation & Park District	\$ 3,889,488	\$ 15,579	\$ 1,111,377	\$ 37,295	6	\$ 9,373	\$ 62,246	\$ 10,453	\$ 8,059	\$ 80,768	\$ -	\$ 3,958	\$ 76,810	\$ 56,177	\$ 20,633	37%
Jurupa Area Recreation & Park District	\$ 64,718,373	\$ 261,235	\$ 3,724,700	\$ 124,990	15	\$ 23,431	\$ 409,656	\$ 45,834	\$ (17,238)	\$ 438,252	\$ -	\$ 21,913	\$ 416,339	\$ 361,810	\$ 54,529	15%
La Selva Beach Recreation District	\$ 1,828,118	\$ 7,379	\$ 46,000	\$ 3,523	-	\$ -	\$ 10,903	\$ 1,674	\$ 287	\$ 12,864	\$ -	\$ 515	\$ 12,349	\$ 12,388	\$ (39)	0%
Ladera Recreation District	\$ 6,526,918	\$ 27,346	\$ 608,828	\$ 20,431	-	\$ -	\$ 64,776	\$ 6,411	\$ 781	\$ 53,968	\$ -	\$ 2,590	\$ 51,378	\$ 31,978	\$ 19,400	61%
Lake Cuyamaca Recreation & Park District	\$ 6,798,228	\$ 26,441	\$ 773,931	\$ 25,971	7	\$ 10,935	\$ 46,346	\$ 8,411	\$ 3,104	\$ 75,882	\$ -	\$ 3,565	\$ 72,286	\$ 65,619	\$ 6,677	10%
Livermore Area Recreation & Park District	\$ 99,152,063	\$ 400,225	\$ 12,529,894	\$ 420,467	46	\$ 71,856	\$ 892,549	\$ 128,182	\$ (17,241)	\$ 1,003,490	\$ -	\$ 47,164	\$ 956,326	\$ 866,631	\$ 89,695	10%
McFarland Recreation & Park District	\$ 410,135	\$ 45,543	\$ 410,135	\$ 13,087	8	\$ 12,492	\$ 71,803	\$ 6,476	\$ 822	\$ 79,101	\$ -	\$ 3,639	\$ 75,462	\$ 74,236	\$ 1,226	2%
Mendocino Coast Recreation & Park District	\$ 1,444,894	\$ 5,832	\$ 390,000	\$ 13,087	1	\$ 1,562	\$ 20,482	\$ 3,599	\$ 415	\$ 24,496	\$ -	\$ 1,200	\$ 23,296	\$ 21,974	\$ 1,322	6%
Mission Oaks Recreation & Park District	\$ 18,661,238	\$ 75,326	\$ 2,443,619	\$ 82,001	12	\$ 18,745	\$ 176,072	\$ 25,106	\$ 17,561	\$ 218,738	\$ -	\$ 10,937	\$ 207,801	\$ 193,083	\$ 14,718	8%
Monte Rio Recreation & Park District	\$ 7,034,451	\$ 28,394	\$ 237,829	\$ 7,981	1	\$ 1,562	\$ 37,937	\$ 3,557	\$ 615	\$ 42,110	\$ -	\$ 1,979	\$ 40,131	\$ 39,292	\$ 839	2%
Monte Vista Recreation & Park District	\$ 7,149,401	\$ 28,858	\$ 384,170	\$ 12,892	4	\$ 6,248	\$ 47,998	\$ 5,035	\$ 683	\$ 53,716	\$ -	\$ 2,525	\$ 51,192	\$ 51,361	\$ (169)	0%
Mountains Recreation and Conservation Authority	\$ 190,482,492	\$ 768,879	\$ 9,192,255	\$ 308,465	118	\$ 184,327	\$ 1,281,671	\$ 126,538	\$ -	\$ 1,388,208	\$ 10,000	\$ 55,528	\$ 1,342,680	\$ 1,361,872	\$ 2,454	0%
North County Recreation & Park District	\$ 7,038,733	\$ 28,412	\$ 396,900	\$ 13,319	9	\$ 14,059	\$ 55,789	\$ 5,534	\$ 734	\$ 62,058	\$ -	\$ 1,86	\$ 61,872	\$ 59,418	\$ 2,454	4%
North Highlands Recreation & Park District	\$ 19,327,850	\$ 78,017	\$ 1,701,315	\$ 57,091	11	\$ 17,183	\$ 152,291	\$ 19,070	\$ 2,475	\$ 173,836	\$ -	\$ 7,823	\$ 165,913	\$ 155,948	\$ 9,965	6%
North of the River Recreation & Park District	\$ 64,209,888	\$ 259,182	\$ 9,776,399	\$ 328,068	48	\$ 74,980	\$ 662,230	\$ 98,183	\$ (53,353)	\$ 707,060	\$ -	\$ 35,353	\$ 671,707	\$ 583,637	\$ 88,070	15%
Orangevale Recreation & Park District	\$ 17,425,797	\$ 70,339	\$ 1,700,000	\$ 57,047	9	\$ 14,059	\$ 141,445	\$ 18,481	\$ 664	\$ 160,590	\$ -	\$ 8,029	\$ 152,560	\$ 145,687	\$ 6,873	5%
Paradise Recreation & Park District	\$ 23,924,499	\$ 96,611	\$ 2,428,000	\$ 81,477	15	\$ 23,431	\$ 201,519	\$ 26,368	\$ 17,918	\$ 245,806	\$ -	\$ 12,290	\$ 233,516	\$ 158,330	\$ 75,186	47%
Pleasant Hill Recreation & Park District	\$ 38,488,447	\$ 155,358	\$ 5,488,961	\$ 184,529	26	\$ 40,614	\$ 380,502	\$ 55,655	\$ 15,759	\$ 451,915	\$ -	\$ 22,596	\$ 429,320	\$ 383,697	\$ 45,623	12%
Placerville Valley Recreation & Park District	\$ 44,144,307	\$ 178,188	\$ 6,327,677	\$ 212,339	22	\$ 34,366	\$ 424,892	\$ 63,348	\$ (3,419)	\$ 484,822	\$ -	\$ 24,241	\$ 448,051	\$ 411,735	\$ 48,484	12%
Rancho Simi Recreation & Park District	\$ 124,655,650	\$ 503,090	\$ 12,666,764	\$ 225,060	80	\$ 124,982	\$ 1,053,117	\$ 137,659	\$ 29,772	\$ 1,220,548	\$ 9,881	\$ 61,027	\$ 1,169,401	\$ 998,223	\$ 171,178	17%
Rim of the World Recreation & Park District	\$ 7,147,176	\$ 28,849	\$ 470,000	\$ 15,772	3	\$ 4,686	\$ 49,308	\$ 5,656	\$ 7,861	\$ 62,824	\$ -	\$ 3,016	\$ 59,809	\$ 66,334	\$ (6,525)	-10%
Rio Linda Elverta Recreation & Park District	\$ 7,433,299	\$ 30,004	\$ 1,357,778	\$ 45,899	7	\$ 10,935	\$ 86,838	\$ 13,425	\$ 5,050	\$ 105,313	\$ -	\$ 5,266	\$ 100,047	\$ 81,381	\$ 18,666	23%
Russian River Recreation & Parks District	\$ 1,359,774	\$ 5,489	\$ 160,000	\$ 5,899	4	\$ 6,248	\$ 17,106	\$ 2,026	\$ 360	\$ 19,493	\$ -	\$ 916	\$ 18,577	\$ 19,514	\$ (937)	-5%
Shafter Recreation & Park District	\$ 1,345,549	\$ 5,431	\$ 824,880	\$ 27,681	4	\$ 6,248	\$ 39,380	\$ 7,400	\$ 827	\$ 47,587	\$ -	\$ 2,379	\$ 45,208	\$ 39,253	\$ 5,955	15%
Silverado-Moaksha Recreation & Park District	\$ 2,969,550	\$ 11,987	\$ 278,000	\$ 9,329	1	\$ 1,562	\$ 22,878	\$ 3,009	\$ 461	\$ 26,347	\$ -	\$ 1,238	\$ 25,109	\$ 23,322	\$ 1,787	7%
Solared-Mission Recreation District	\$ 4,589,159	\$ 18,524	\$ 582,400	\$ 19,544	1	\$ 1,562	\$ 39,630	\$ 5,859	\$ 909	\$ 46,397	\$ -	\$ 1,996	\$ 44,402	\$ 40,180	\$ 4,222	11%
Strawberry Recreation District	\$ 15,128,027	\$ 61,064	\$ 1,094,500	\$ 36,728	-	\$ -	\$ 97,782	\$ 12,259	\$ 4,674	\$ 114,725	\$ -	\$ 5,163	\$ 109,562	\$ 101,444	\$ 8,118	8%
Sunrise Recreation & Park District	\$ 55,599,208	\$ 224,425	\$ 7,652,013	\$ 256,108	33	\$ 51,549	\$ 532,083	\$ 77,457	\$ 65,790	\$ 615,329	\$ -	\$ 33,767	\$ 641,562	\$ 542,085	\$ 99,477	16%
Tehachapi Valley Recreation & Park District	\$ 7,199,602	\$ 29,061	\$ 1,153,450	\$ 38,709	6	\$ 9,373	\$ 77,143	\$ 11,532	\$ 1,074	\$ 89,748	\$ -	\$ 4,487	\$ 85,261	\$ 73,260	\$ 12,001	16%
Truckee-Donner Recreation & Park District	\$ 46,426,200	\$ 187,389	\$ 6,655,753	\$ 223,348	39	\$ 60,922	\$ 471,688	\$ 67,958	\$ (14,810)	\$ 524,816	\$ -	\$ 28,241	\$ 498,575	\$ 458,153	\$ 40,422	9%
Tuolumne Park & Recreation District	\$ 1,661,268	\$ 6,706	\$ 237,980	\$ 7,985	2	\$ 3,124	\$ 17,816	\$ 2,527	\$ 376	\$ 20,718	\$ -	\$ 974	\$ 19,744	\$ 15,752	\$ 3,992	25%
Valley/White Recreation & Park District	\$ 124,002,424	\$ 500,534	\$ 5,463,183	\$ 183,329	18	\$ 28,118	\$ 711,980	\$ 73,177	\$ 37,492	\$ 822,648	\$ -	\$ 41,132	\$ 781,516	\$ 781,596	\$ (80)	0%
Wasco Recreation & Parks District	\$ 7,344,244	\$ 29,645	\$ 455,284	\$ 15,278	3	\$ 4,686	\$ 49,610	\$ 5,578	\$ 1,648	\$ 56,836	\$ -	\$ 2,614	\$ 54,221	\$ 52,801	\$ 1,331	3%
West Side Recreation & Parks District	\$ 9,668,317	\$ 39,026	\$ 328,007	\$ 11,007	3	\$ 4,686	\$ 54,719	\$ 5,035	\$ 1,197	\$ 60,951	\$ -	\$ 2,804</				

Agenda Item 6.6

DISCUSSION/ACTION ITEMS

SUBJECT: Reinsurance Agreements with RIO FY 2026-2027

BACKGROUND AND STATUS:

Since the CAPRI captive insurance company was formed in the 2023- 2024 fiscal year, the self-insured layers of CAPRI's workers' compensation, general liability, and property have all been reinsured by Recreation Insurance Organization ("RIO"). This is an ideal risk transfer to the captive which also allows RIO to diversify its assets and earn investment income on the premiums.

As in years past, Staff now requests authority to formally transfer the risk from CAPRI to RIO by way of reinsurance agreements between the entities for Fiscal Year 2026-2027.

RECOMMENDATION:

Provide Staff with authority to renew:

1. WC Reinsurance policy with RIO for FY 2026-2027.
2. GL Reinsurance policy with RIO for FY 2026-2027.
3. Property Reinsurance policy with RIO for FY 2026-2027.

FISCAL IMPACT:

Reinsuring and transferring the self-insured layer in CAPRI's programs provides an opportunity to diversify investment earnings through RIO while protecting the pool at large.

REFERENCE MATERIALS:

- None