Conejo Recreation & Park District

GENERAL MANAGER
Jim Friedl

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DATE: November 19, 2026

TO: Board of Directors

FROM: Jim Friedl, General Manager

SUBJECT: **Purchase of General Liability and Property Insurance for the Conejo Open Space and Conservation Agency (COSCA) with California Association for Park and Recreation Indemnity (CAPRI).**

RECOMMENDATION

Authorize a FY 2026-27 budget allocation of up to $47,000 for CRPD's 50 percent share of the estimated annual cost of general liability and property coverage for the Conejo Open Space Conservation Agency (COSCA) through the California Association for Park and Recreation Indemnity (CAPRI), subject to confirmation of the final contribution and coverage terms.

FINANCIAL IMPACT

The estimated annual contribution for the proposed coverage is between $75,000 and $94,000 depending on coverages, deductibles (Self-Insured Retentions) and total insured values and payrolls. Under the COSCA Joint Powers Agreement, the City of Thousand Oaks and CRPD share COSCA expenditures equally; the District's share is therefore up to $47,000/year. Since some of COSCA's assets and payroll are currently covered by CRPD's existing coverages with CARPI, CRPD will realize some reduction in its overall insurance premiums once COSCA binds coverage with CAPRI.

BACKGROUND

COSCA historically received liability protection through the City's self-insurance program and excess coverage through the City's former insurance pool. Effective July 1, 2026, the City changed its excess liability coverage to the California Joint Powers Insurance Authority. COSCA is a separate legal entity and is not covered under that program, although COSCA's restrooms and vehicles and equipment used by COCSA Rangers are covered under CRPD's CAPRI insurance policies.

DISCUSSION

Staff evaluated available public agency pools and identified CAPRI as a suitable provider of general liability and property coverage. CAPRI is a joint powers authority that provides insurance pooling and risk management services. The proposed program includes a pooled liability layer of up to $2 million per occurrence and excess coverage of up to an additional $23 million. Based on CAPRI's quote, Property coverage includes a $2,000 member deductible; and actual coverage remains subject to the final program documents and terms.

CAPRI's October 28, 2026 proposal (Attachment 1) is attached with variable costs between $75,000 and $94,000 depending on coverages extended, deductibles, and total insured values and payrolls. The quote excludes vehicles and equipment (which CPRD covers under its policy with CAPRI), as well as the Lake Eleanor Dam and states that the annual premium will be prorated to the effective date once determined.

The City of Thousand Oaks approved this item at the November 10, 2026, City Council meeting. The CAPRI Board of Directors approved COSCA's entry into the CAPRI JPA and extending General Liability and Property Coverage on November 12, 2026.

STRATEGIC PLAN COMPLIANCE

3.2.7 Work with the City and COSCA to address . . . . administrative and operational needs.

4.0 **Partnerships** "…[C]ollaborate with other entities in order to fulfill the District's mission… [I]dentify, evaluate and develop beneficial relationships."

ATTACHMENT

Attachment 1: CAPRI Proposal for COSCA General Liability and Property Coverage, October 28, 2026

2026/2027 Proposal

Proposal Prepared for: Conejo Open Space Conservation Agency

Date: October 28, 2026

Summary of Data Provided

General Liability & Property

Payroll FY 26/27	$1,356,853.74
TIV	$368,288
Vehicle count	0

Proposal for membership in the CAPRI General Liability/Property Program

CAPRI – General Liability/Property	$68,300 - $75,130

- Quote is annual premium, which would be prorated to effective date once determined
- EPLI and E&O coverages are not included
- Excludes vehicles/equipment, which are covered under CRPD

Proposal for membership in the CAPRI General Liability/Property Program

CAPRI – General Liability/Property	$85,300 - $93,900

- Quote is annual premium, which would be prorated to effective date once determined
- Excludes vehicles/equipment, which are covered under CRPD

Note: COSCA owns/maintains a dam, for which they are not seeking coverage.

This information is provided as an estimated annual cost based on 2026/2027 rates and information available.