

**Final and Approved Minutes**  
**Town of Ridgefield Insurance and Risk Management Committee**  
**Monday December 1, 2025**  
**Ridgefield Town Hall**  
**Small Conference Room**  
**Ridgefield, CT**

Committee Members In attendance: Jeff Altman, Bryce Calderone, Todd Cody, Stan Galanski, Michael Gil, Margaux Lansen (Chair) and Michael Schmer.

Guests in attendance were Ashley Reda, Alex Sarni and David Valleco of CIRMA; and Andrew Neblett and Jake Mueller of the Town of Ridgefield (Mr. Mueller participated by videoconference).

The Chair called the meeting to order at 6:07 pm. The first order on the agenda was review and approval of the minutes of the October 6, 2025 meeting. Upon motion to approve by Mr. Cody and second by Mr. Gil, the minutes were approved by acclamation.

Ms. Lansen then introduced Mr. Neblett, who updated the Committee on cybersecurity related matters. Mr. Neblett indicated that there had been no successful penetration of the Town's cyber defenses. He indicated that the Town conducts monthly external penetration testing and is currently evaluating new mobile device management products. Mr. Neblett commented that the cyber insurance renewal was completed without incident.

Ms. Lansen then introduced Ms. Reda, Mr. Sarni and Mr. Valleco from CIRMA, who provide the property/casualty insurance for the Town. Mr. Sarni commented that CIRMA distributed \$5million in dividends to member towns in 2025, reflecting the profitable underwriting results of the group and stated that CIRMA had 98% retention of members in 2025. He then reviewed some changes to policy wording for both the property and liability coverage parts of the policy. He briefed the Committee on the July renewal of the "LAP" (liability, automobile and property) insurance policy and the cyber liability policy effective October 1.

After a brief discussion with the CIRMA representatives, Ms. Lansen summarized the discussion and the CIRMA attendees left the meeting.

Ms. Lansen then asked Mr. Calderone and Mr. Cody to provide an update of their progress on Enterprise Risk Management initiatives. Mr. Cody reported that the top priorities of the Town from a risk perspective are Police & Fire, Street & Road, Human Resources, Information Technology and Parks & Recreation. Mr. Calderone reviewed the topics discussed with the First Selectperson. There was a brief discussion of next steps.

There being no further business, the meeting adjourned at 7:29 pm.

Respectfully submitted,

Stan Galanski  
Secretary