

**Draft Minutes (as of 2/5/2025)**  
**Town of Ridgefield Insurance and Risk Management Committee**  
**Monday February 3, 2025**  
**Ridgefield Town Hall – Small Conference Room**  
**Ridgefield, CT**

Committee Members In attendance: Jeff Altman, Bryce Calderone, Michael Gill, Todd Cody and Michael Schmer; participating remotely by videoconference were Stan Galanski and Margaux Lansen (Chair)

The Chair called the meeting to order at 7:08 pm. The first order of business was review and approval of the minutes of December 2, 2024 meeting.

Ms. Lansen opened discussion of the July 31, 2025 renewal of the LAP insurance policy. The Committee members discussed the importance of adequate insurance for the town-owned properties and the valuation work that CIRMA indicated is in process. Mr. Altman suggested that the Committee review the schedule of insured properties, with particular emphasis on high-valued locations like the high school and 66 Prospect Street.

Ms.. Lansen raised the issue of Additional Insured language and CIRMA's proposed wording relative to insurance provisions in town contracts and Certificates of Insurance.

The Committee then discussed their perceptions of key risks facing the Town of Ridgefield. Mr. Altman raised cybersecurity concerns, which led to a discussion of the value of an IT advisory committee. Mr. Cody raised the issue of "operational resilience", which included issues such as key person risk; the potential loss of Town Hall as a single point of failure; and background checks on employees. Mr. Calderone discussed the importance of Business Continuity Planning and understanding critical functions. It was agreed that the Committee will pursue further discussion and exploration of "top-down risk assessment" at upcoming meetings in 2025 with involvement of representatives of both the Town and Board of Education.

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There being no further business, the meeting adjourned at 8:16pm.

Respectfully submitted,

Stan Galanski  
Secretary