

**Draft Minutes**  
**Town of Ridgefield Insurance and Risk Management Committee**  
**Monday February 2, 2026**  
**Ridgefield Town Hall**  
**Small Conference Room**  
**Ridgefield, CT**

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

The Chair called the meeting to order at 7:05 pm. The first order on the agenda was review and approval of the minutes of the December 1, 2025 meeting. Upon motion to approve by Mr. Gil and second by Mr. Cody, the minutes were approved by acclamation.

Ms. Lansen then briefed the Committee on several matters. Ms. Lansen indicated that David Valecco is now our principal working contact at CIRMA and that he had responded to our request for a digest of in-force policy information in a timely and professional manner. She indicated that the Town has budgeted for a 3% increase in workers' compensation premium in the fiscal year, which underscores the importance of maintaining our favorable loss experience which has led to premium credits/ reductions in the current policy period.

The Committee then discussed the July renewal of the LAP policy, which insures Town property, liability and automobiles. Mr. Cody commented on the lack of detail around specific property values by location. Ms. Lansen pointed out that CIRMA is no longer insuring the property for buildings under construction, instead placing such risks with a third-party insurance company. The Committee then discussed potential impact of the proposed new police and fire department building. The Committee also discussed the potential sale of the Winter Garden ice arena and potential exposure associated with either ownership or co-investment in the facility.

Ms. Lansen reported on a recent meeting with Andrew Neblett and First Selectperson Rudy Marconi relative to cybersecurity. Mr. Calderone distributed a “Cyber Hygiene Report Card” produced by CISA., covering the period November 25, 2025- February 1, 2026. The report indicates that the Town has no critical or high severity vulnerabilities, two medium vulnerabilities and 1 low severity vulnerability. It was agreed that this is an excellent outcome and reflects the fine oversight by Mr. Neblett. Ms. Lansen indicated that Mr. Marconi is supportive of an addition to staff for the IT operation.

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 Town has 149 vehicles on the automobile schedule and the Committee briefly described the vehicle composition and use. Mr. Calderone discussed the importance of getting contractual liability protection from contractors and subcontractors where possible. Mr. Gil indicated that CT. municipalities have the benefit of a much shorter time period in which a third party must provide notice of a claim compared to businesses. There was a brief discussion of next steps.

There being no further business, the meeting adjourned at 8:41 pm.

Respectfully submitted,

Stan Galanski  
Secretary