

**Draft Minutes**  
**Town of Ridgefield Insurance and Risk Management Committee**  
**Monday March 30, 2026**  
**Ridgefield Town Hall**  
**Small Conference Room**  
**Ridgefield, CT**

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

Guests in attendance were Alex Sarni and David Valleco of CIRMA, and Chris Christiansen of the Halpin Lane Garden Committee as well as Todd Cody in his role within the Farmingville Garden Committee.

The Chair called the meeting to order at 7:05 pm. The first item on the agenda was the appointment of Mr. Calderone as a temporary secretary for the duration of this meeting. Upon a motion to approve by Mr. Altman and a second by Mr. Cody, the motion was approved by acclamation. A second motion for the Chair to provide notes and minutes during the ERM presentation was made by Mr. Calderone and seconded by Mr. Cody. The agenda then called for the review and approval of the minutes of the February 2, 2026, meeting. Upon a motion to approve by Mr. Calderone and a second by Mr. Cody, the minutes were approved by acclamation.

Ms. Lansen then introduced Mr. Sarni and Mr. Valleco of CIRMA to provide updates on the LAP (Liability-Auto-Property), Workers Compensation (WC) and Cyber Policy Renewals. Mr. Valleco indicated that the LAP premium renewal would likely be ~7% and WC would be ~1.5%. However, CIRMA indicated the town is at the end of a 3 year rate agreement and offered an agreement that would cap premium increases (not including changes in exposures) at 3%, 5% and 5% over the following 3 years. Mr. Cody and Mr. Altman inquired about the impacts of our claims history on our rates. Ms. Lansen clarified that non-LAP and WC policies are not included in the rate lock agreement. Mr. Gil and Ms. Lansen inquired as to the risk management provisions of the agreement and the town's ability to leverage these services to assist in current town projects. Ms. Lansen then ended this portion of the meeting with a discussion of the cyber renewal and

positive steps the town IT department has taken. The committee agreed to pass on information to CIRMA.

Mr. Calderone and Mr. Cody then presented the initial results of the town Enterprise Risk Management (ERM) assessment. Ms. Lansen introduced the initiative and provided background. Mr. Calderone then provided an overview of the process and some initial findings. The process will involve discussions with leaders from most town departments to ascertain their key risks and the mitigations in place. Initial discussions were held with Andrew Neblett (Town IT) and Jake Muller (Public Works). Mr. Cody reviewed several risks and noted a generally high level of oversight, including mitigation plans that operate on a much longer time horizon than standard town budgeting processes. Mr. Cody then highlighted the next steps in the process, including discussions with the Fire and Police departments.

The Committee then moved on to a discussion of risks and liability issues related to the Farmingville and Halpin Ln. community gardens. Mr. Cody attended this portion of the meeting in his role within the Farmingville Garden Committee and not as that within the IRMC. Both Mr. Cody and Mr. Christiansen provided background on the respective gardens. The gardens are volunteer-operated and overseen by committees made up of members. As the members of these Committees are neither elected nor appointed by the town, the Garden Committee members are not covered under the LAP policy. The gardens are not town entities, and the relationship with the town is unclear. There was a discussion around possible liability issues that may arise from the current situation and potential mitigations. The Chair asked CIRMA several questions about potential coverage options for the members of the garden committees. Mr. Gil then inquired on other possible committees in town who may be in a similar situation. Based on the recommendations and questions from the discussion, the Garden Committee members identified several potential action items.

Ms. Lansen then reported on a meeting of the Public Safety Facilities Committee which is tasked with developing and presenting a plan for town first responder building(s). The members of that committee asked Ms. Lansen to attend their meeting to discuss the role of the IRMC and the overall relationship with CIRMA as they develop their proposal. The Insurance Committee asked several questions of CIRMA. Mr. Valleco agreed to get further input from several colleagues and

provide information to the Committee in advance of our next meeting. The Chair agreed to put the matter on the agenda for the next meeting and invite members of the Public Safety Facilities Committee for further discussion.

There being no further business, the meeting adjourned at 8:50 pm.

Respectfully submitted,

Bryce Calderone  
Temporary Secretary