

Draft Minutes (as of 7/31/2025)
Town of Ridgefield Insurance and Risk Management Committee
Monday July 28, 2025
Ridgefield Town Hall
Large Conference Room
Ridgefield, CT

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

The Chair called the meeting to order at 7:03 pm. Ms. Lansen briefed the Committee on a recent issue regarding potential risks and liabilities stemming from the “Replanting Ridgefield” program in which the Ridgefield Rotary Club planted trees (that had been donated) along Main Street and concerns coming from the Ridgefield Tree Committee about tripping hazards associated with the plaques planted adjacent to the trees to acknowledge the donors. The Committee briefly discussed the issue. Ms. Lansen indicated that members of the Rotary Club and Ridgefield Tree Committee would join the meeting to provide background on the issue.

Ms. Lansen then introduced Bill Wyman, Rotary Foundation Chair and Tom McManus, Chair of the Ridgefield Tree Committee. Mr. Wyman provided the Committee with the background on the Replanting Ridgefield tree planting program and the nature of the disagreement with Mr. McManus and the Ridgefield Tree Committee. Mr. McManus explained a recent incident in which a homeowner removed the plaque from the area surrounding a tree planted in front of his home because he believed it presented a tripping hazard. Mr. Wyman and Mr. McManus reviewed the practices for planting the trees and the accompanying plaques. Mr. McManus informed the Committee that the trees have been planted on state land that required the filing of an encroachment application with the state and state approval for each planting. Mr. Wyman and Mr. McManus took questions from members of the Committee. Ms. Lansen indicated that the Committee would discuss their concerns and make a recommendation to the First Selectperson about potential risks and liability. Mr.

Wyman and Mr. McManus then left the meeting. The Committee then discussed the risks associated with the plaques relative to other risks from town operations such as the skate park and recreation center. It was agreed that the Town was protected by insurance for any potential liability stemming from accidents involving the trees and plaques and that the placement of the plaque in the mulched area directly underneath the tree, while presenting a potential exposure to loss, was an acceptable practice from a risk management perspective.

Ms. Lansen then distributed the minutes of June 2, 2025 meeting, which had been previously shared by email. Upon a motion to approve from Mr. Cody and a second by Mr. Gil, the minutes were approved unanimously.

The Committee then discussed the proposed Enterprise Risk Management initiatives that had been developed by Mr. Calderone and Mr. Cody. Mr. Cody proposed that the initiative begin with a “top-down risk assessment” from the Highway and Information Technology departments. This would involve meeting with the department head to identify critical risks and determine what mitigating controls were in place or needed. There was general agreement that those two departments were a good place to launch the initiative. Mr. Calderone suggested that he and Mr. Cody meet with the First Selectperson to identify the First Selectperson’s top five priorities and seek his support for moving forward as proposed by the Committee. The Committee agreed.

Ms. Lansen then briefed the Committee on the successful renewal of the Town’s property/casualty insurance program. A brief discussion followed on the upcoming cyber insurance policy renewal.

Mr. Cody briefed the Committee on the identification and successful resolution of a potential tainted water issue at the Farmingville community garden.

There being no further business, the meeting adjourned at 8:48 pm.

Respectfully submitted,

Stan Galanski
Secretary

