

Draft Minutes
Town of Ridgefield Insurance and Risk Management Committee
Monday July 27, 2026
Ridgefield Town Hall
Small Conference Room
Ridgefield, CT

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

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 June 1, 2026 meeting. The minutes were approved by acclamation, with Mr. Gil abstaining.

Ms. Lansen then confirmed that the LAP policy had renewed on July 1 for a three-year term, with a maximum annual rate increase of 5%. She indicated that the renewal process for the September 1 cyber liability policy was in process, and that Andrew Nebitt was working on the application. The Committee discussed strategies for the renewal, and it was agreed to maintain the expiring limits and deductible (\$2M limit, \$25K deductible); and to market the renewal to additional insurers to seek better pricing and coverage.

Ms. Lansen then asked Mr. Calderone and Mr. Cody to provide an update of their progress on Enterprise Risk Management initiatives. They reported on their meeting with Major Nick Fowler (as Chief Kretz was unable to attend.) Mr. Calderone reported a strong policy/procedure culture, noting that body cameras are viewed as liability protection; and that Major Fowler indicated that “Do Not Chase” laws have increased traffic incidents but with no fatality spike. Mr. Cody reported that Police headquarters are in poor condition, particularly the basement, which floods periodically, including areas in which firearms are stored. Mr. Calderone reported that artificial intelligence is currently in use for dispatch tools only. He noted that AI is prohibited for incident report writing.

Mr. Calderone reported that Town has installed 6 fixed Flock cameras, at a cost of \$2,000/camera compared to \$16,000 for town-owned units. He indicated that data (such as license plate, make, model, color, bumper stickers) feeds a national database shared across municipalities and potentially private industry. It was explained that the database is used for criminal investigation, not active speed enforcement, and that there is currently no facial recognition capability. The Committee discussed privacy concerns and high-profile incidents of personal misuse reported by other municipalities nationally. Ms. Lansen agreed to raise this concern with Rudy to confirm Town and Police Department messaging alignment and confirm the governance/oversight of data use.

Discussion then turned to potential liability to the Town from activities of Friends of Ridgefield / CHIRP. Mr. Altman questioned whether a teenager climbing tree at a CHIRP concert raised questions of coverage overlap between town GL policy and Friends of Ridgefield nonprofit policy. Mr. Galanski indicated that the CERMA policy likely had a duty to defend provision, regardless of ultimate liability. Mr. Gil pointed out that Sovereign Immunity may be limited in cases involving injury to minors. It was agreed that Ms. Lansen would request the Friends of Ridgefield policy language to review the "other insurance" clauses.

The Committee then discussed a potential coverage GAP for Fiduciary Liability. Ms. Lansen pointed out that the Town has a 401k plan managed by HR Director that is separate from the plan managed by the Pension Committee's plan. Tgis raised a concern that the fiduciary liability for oversight of the 401k plan information may not be covered under the fiduciary liability policy purchased by the Pension Committee, leaving a potential coverage gap. It was agreed to invite the HR Director to the next meeting of this Committee.

Ms. Lansen confirmed that Committee has been nominated for an Excellence in Risk Management award from CERMA. The winners receive a \$5,000 Cerma Risk Management Grant and a Crystal Award, with the winners published in *Connecticut Town and City Magazine*. Ms. Lansen agreed to draft the application in Word so that Committee members can submit input by end of August.

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

Respectfully submitted,

Stan Galanski
Secretary