Approved Minutes
Town of Ridgefield Insurance and Risk Management Committee
Monday June 1, 2026
Ridgefield Town Hall
Small Conference Room
Ridgefield, CT

Committee Members In attendance: Jeff Altman, Bryce Calderone, Todd Cody, Stan Galanski, Margaux Lansen (Chair) and Michael Schmer. In attendance were Alex Sarnia and David Villecco of CIRMA (Connecticut Interlocal Risk Management Agency).

The Chair called the meeting to order at 7:02 pm. The first order on the agenda was review and approval of the minutes of the March 30,2026 meeting. Upon motion to approve by Mr. Cody and second by Mr. Altman, the minutes were approved by acclamation.

Ms. Lansen then introduced Messrs. Sarni and Villecco, who provided the committee with an update on claims activity. Mr. Villecco began by reviewing the LAP package, which provides coverage for property, general liability and automobile insurance. He pointed out that the 2024-2025 year had experienced increased loss activity in general liability, including an open claim for a water slide injury in Parks & Recreation. This led to a discussion of potential liability of exposure to the Town for public events on town property, such as the recent Town Party and the CHIRP concert series. Mr. Villecco distributed a loss analysis, indicating the since becoming insured by CIRMA on July 1, 2021, 38% of the Town's incurred loss (paid and open reserves) and 52% of the total number of claims is in general liability; 31% of incurred loss and 27% of claim count in property; 19% of incurred loss and 14% of claim count in automobile, and 12%of incurred loss and 4% of claim count in Public Official's Liability. Parks & Recreation generates the most claim activity in terms of claim count and incurred losses, followed by the Board of Education.

Mr. Villecco then reviewed the Town's workers compensation claims experience. The Board of Education accounts for 69% of incurred workers compensation losses and 61% of claim count since July 2021. He indicated that Parks & Recreation experienced 3 large workers compensation losses related to snow removal activity. Messrs. Villecco and Sarni answered questions from the committee members relative to loss activity and risk management controls.

Mr. Villecco then reviewed multiple policy changes in terms and conditions for the upcoming July 1, 2026 renewal of the LAP policy including subrogation provisions; time restrictions for lawsuits against CIRMA; and the definition of "flood". Committee members raised questions about the policy changes which were addressed by Messrs. Sarni and Villecco.

The Committee discussed the renewal pricing being proposed by CIRMA, which includes a three-year cap on annual renewal rate increases. Mr. Sarni explained that the annual rate cap were "maximums" and that it was possible that the renewal rates would be less, subject to ongoing favorable loss experience and reduced reinsurance costs for CIRMA.

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 they had very productive discussions with the Fire Chief around his risk register of risks, which were categorized, ranked and evaluated as to status. It was felt the risk register represented a "best practice" approach that could be used elsewhere. Mr. Calderone indicated that their next meeting will be with the Police Department, followed by Parks & Recreation. Mr. Cody also reported on asking the town attorney about the viability of obtaining waivers from individuals participating in community gardens.

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

Respectfully submitted,

Stan Galanski
Secretary