



Contractual Risk Transfer 101

Thursday, September 18, 2025

9:00 a.m. – 11:30 p.m.

[Click here to register](#)

Risk transfer is a fundamental component in any comprehensive risk management strategy and can often be overlooked resulting in legal costs and damages. Contractual risk transfer occurs when the language in a non-insurance agreement excuses one party from financial or legal responsibility associated with specific actions, inactions, injuries, or damages. When effectively applied, contractual risk transfer can save your agency thousands – or even millions – of dollars in the event of a claim. Depending on the type of operation and the department undertaking the risk management process, the risks may vary greatly. Therefore, it is helpful to understand how to transfer risk effectively to avoid litigation.

The training will review contractual risk transfer fundamentals, including:

- Key elements of risk transfer
- Indemnity and Insurance clauses
- Determining appropriate insurance limits
- Certificates and endorsements
- Waivers of subrogation
- Case studies

Allocating the responsibility for risk in contracts (contractual risk transfer or "CRT") can be one of the most effective ways to protect your entity from loss, if used properly. To use CRT, you must understand it. If you do not know how to use CRT, you can actually increase your entity's loss exposure. Understanding CRT takes a little effort. Through this workshop and a CRT manual, ICRMA will help make the effort easier.

ICRMA's manual was developed to provide a systematic approach to the CRT process, using illustrations, flow charts, tables, and examples of actual contracts. In this session, participants will learn how to use the manual, and its principles, to identify risks that arise out of contracted situations, to effectively allocate those risks to the appropriate parties, to use contract insurance requirements to cover the risks, to ensure that the right insurance is in place, and finally, to get claims paid.

Who Should Attend

Anyone drafting, reviewing, or entering into agreements on behalf of the City: department directors, city attorneys, city clerks, contract administrators, and public works personnel.

Speaker: Robert May, Director of Risk Control, ICRMA
Location: Downey City Hall, Council Chambers
11111 Brookshire Ave, Downey, CA 90241
Schedule: September 18, 2025 09:00 a.m. to 11:30 a.m.

Pre-registration is required. Last day to register is Monday, September 15, 2025.

If you have question, please contact Bob May at (760) 221-8205 or e-mail at biem47@outlook.com