

# IRMI Online's Contractual Risk Transfer (CRT)

## What if there was professional advice on how to write effective insurance requirements into contracts?

Zurich offers their customers access to IRMI Online's Contractual Risk Transfer (CRT) publication which is designed to address alternative risk finance and transfer techniques from an enterprise risk management perspective.

### The challenge

Did you know that many construction companies make themselves unnecessarily vulnerable to general liability exposures from incomplete or poorly written contracts between entities?

If this problem is not addressed, a company may be exposed to losses that could have been prevented or minimized by a well-executed contract. These exposures may result in excess deductible payments that consume profits.

### The solution

Zurich Services Corporation offers its customers complimentary access to the CRT publication. This web-based reference from the International Risk Management Institute (IRMI) presents easy-to-use, in-depth guidance on identifying risk transfer solutions for liability exposures.

This publication was developed for use by virtually anyone who advises on, negotiates or drafts business contracts, including attorneys, risk managers, insurance agents, insurance brokers, insurance underwriters, project managers and purchasing agents.

### Benefits

The CRT is notable for the depth and breadth of its information. Many of Zurich's customers rely on it as a premier resource for aspects of contractual risk transfer.

With the equivalent of 1,500 printed pages of reference material, the CRT provides information on contract indemnity, insurance and other risk transfer provisions.

The CRT covers fundamental concepts in contract management including:

- Indemnity provisions
- Waivers of subrogation
- Contractual liability insurance
- Additional insured issues
- Contract requirement and administration

In addition, CRT provides in-depth information on how to write practical and effective insurance requirements for contracts, and topics such as the types of hold-harmless clauses permitted in each state, the pros and cons of ISO additional insured endorsements and what to watch for in manuscript endorsements.

### For more information

To obtain your complimentary access or for more information on the IRMI Online's Contractual Risk Transfer publication, please contact your risk engineering account coordinator.

For more information on IRMI, see [www.irmi.com](http://www.irmi.com).

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\* Risk engineering and claims services are provided by Zurich Services Corporation.

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