

# MILLION DOLLAR QUESTIONS



## Knowing What to Ask Can Limit Your Exposures

*Indemnity language and endorsement requirements in your contracts may not adequately limit your liability. When transferring risk via contract, it's important to ask the right questions to prevent ambiguous language from exposing you to losses in the thousands – or millions – of dollars.*

### Shifting Liability

Bickmore's risk transfer team has decades of experience in public agency self-insurance and commercial risk management. We provide the tools to shift loss liabilities away from you, and onto those who control the activity and risk factors of a project – the contractors and consultants.

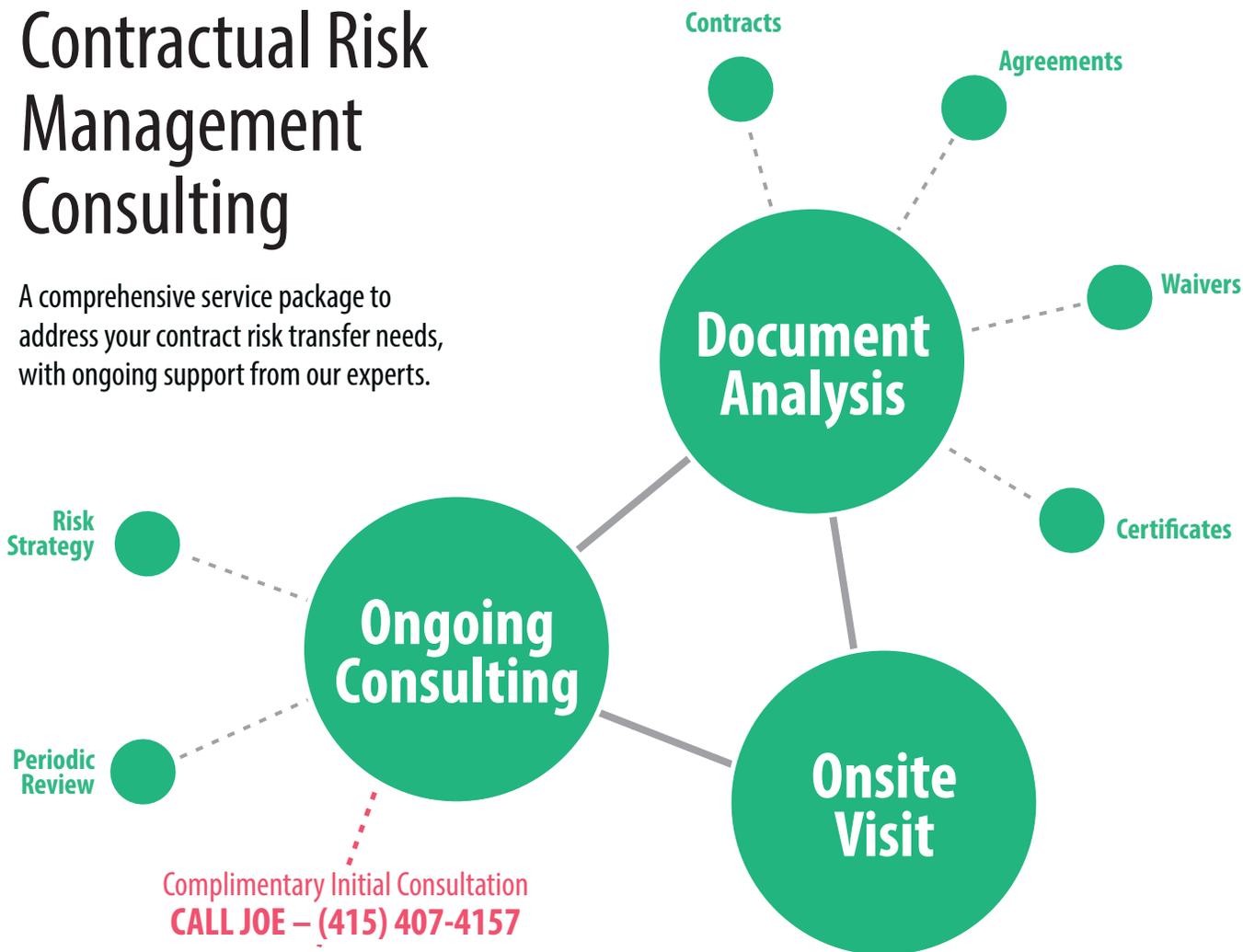
### Effective Questions

Bickmore offers a contractual risk management consulting package designed to minimize immediate risks, and provide ongoing support. We'll help you answer the following questions:

- » Am I confident my risk transfer contracts are effective?
- » Are my contracts compliant with the most recent legislative updates?
- » Do I have the time and expertise to review and address indemnity language and insurance requirements?
- » Do I know how many active contracts and hold harmless agreements my organization currently carries?
- » What am I missing, and can it expose me to big losses?

# Contractual Risk Management Consulting

A comprehensive service package to address your contract risk transfer needs, with ongoing support from our experts.



**Joe Costamagna, ARM**  
Senior Consultant,  
Litigation Management  
(415) 407-4157  
[jcostamagna@bickmore.net](mailto:jcostamagna@bickmore.net)

Joe has over 12 years of specialized experience in risk transfer strategies, contract negotiation and risk management program planning. He helps clients understand and address critical contract risks.



**Gerry Preciado, JD**  
Director,  
Litigation Management  
(916) 244-1139  
[gpreciado@bickmore.net](mailto:gpreciado@bickmore.net)

Gerry is a former trial attorney who leads Bickmore's Litigation Management practice. He helps public entities prevent and defend against legal claims.



**Ric Burwell, MBA, CPCU, ARM, CRIS**  
Manager, Pool Administration  
(916) 390-3415  
[rburwell@bickmore.net](mailto:rburwell@bickmore.net)

Ric brings over 35 years of experience in insurance, self-insurance and surety to help public- and private-sector clients manage their risks. He has served in technical and leadership roles in California government risk-sharing pools, and understands the unique challenges these entities face.

**Sacramento - Headquarters**  
1750 Creekside Oaks Dr., Ste. 200  
Sacramento, CA 95833

**Oakland**  
1814 Franklin St., Ste. 504  
Oakland, CA 94612

**Portland**  
5200 SW Macadam Ave., Ste 310  
Portland, OR 97501

**Medford**  
1263 N. Riverside Ave., Ste. 6  
Medford, OR 97501