

# CONSTRUCTION SERVICES DIVISION

Helping you build more and worry less.



If you're in the construction business, you're in the business of managing risk. We've made it our business to help you do it more effectively and cost-efficiently with highly specialized insurance and risk management models designed especially to meet the specific needs of the construction market..

Your needs are year-round, and that's how we manage your account. We work continually –not just during renewal periods—to ensure you've got the best, most appropriate program at the lowest cost.

We represent a market-leading number of top-rated national and regional insurance carriers that welcome construction clients and offer highly specialized programs appropriate for your construction business. You can expect the same standard of excellence from our partners, who provide exceptional levels of service for both claims mitigation and loss control.

Cretcher Heartland builds on these offerings with focused, hands-on services, such as customized risk management service models that empower you with the knowledge and information you need to run your business better.

You want to build more and worry less about protection and risk. We help you do that by playing an active role on your management team, guiding you to the most informed and educated decisions on quality insurance and surety programs.

## RISK MANAGEMENT PROGRAMS

Property and Casualty Coverages  
Loss Prevention Support  
Retrospective, Large Deductible and Captive Insurance Programs  
Professional and Design-Build  
Environmental, Pollution, Mold and EFIS  
Explosion, Underground, Collapse, Rigging and Overload Coverages

## SURETY CREDIT

Bio Major Regional and National Carriers Represented  
Best Practices Comparative Analysis  
Placement for Troubled to Best-In-Class Financial Levels  
Online Bond Request and Program Management



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To stand behind you,  
we stand behind  
these principles...

### PROACTIVE:

We anticipate your needs and stay prepared to meet them.

### RESPONSIVE:

We are totally committed to local, personal, high-touch service.

### TALENTED:

Our people are the best because our standards are the highest.

### COLLABORATIVE:

We partner with your management team to deliver specialized, customized protection.

### VALUE MINDED:

We independently represent dozens of top-quality carriers and keep an eye on your bottom line.

### ACCOUNTABLE:

We deliver on our service promises because we put them in writing.

Global Risk Management

Commercial Insurance

Employee Benefits

Human Resources

Surety Bonding

Retirement Planning