

PUBLIC ENTITY DIVISION

We deliver forward-looking solutions for public-facing organizations.

If you're responsible for serving the community you face a demanding set of risk management challenges. Buying insurance is just the beginning; for solid protection, you need year-round expertise from a partner who understands the unique realm in which you operate.

We're fully equipped to be that partner. Cretcher Heartland offers you the specialized expertise that's critical for custom-fit programs that precisely match your needs.

Our focused goal is to help you implement strategies that maintain cost predictability while driving your cost of risk to the lowest possible level. We achieve this with a dedicated Public Entity service team that stays a step ahead of the markets, trends, issues and regulations that can impact your organization. And, if you're in the public eye, that's important; it means we're ready with answers even before the questions arise.

SPECIALIZED PROGRAMS FOR

Municipalities
Counties
School Districts
Colleges and Universities
Utilities & Special Districts
Public Transportation
Emergency Services

ADDITIONAL RESOURCES AND SUPPORT

Risk Management and Loss Prevention Support
Retrospective, Large Deductible and Self-Insured Programs
Claims Advocacy
Public Official Bonds
Human Resources Support
Property Appraisals & Contract Review

We realize that more choices and options are critical to your success. Because we're a brokerage firm, we draw from a wide network of quality regional and national carriers to deliver outstanding value and the best products for your organization.

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



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