

RISK MANAGEMENT SOLUTIONS:

Conquer complexity and uncover opportunities in your risk management strategy.

Your business must operate within a world of continuous change; for sound risk management, simply buying insurance is not enough. Cretcher Heartland exceeds your expectations with a consultative approach that helps you strategically manage your risks and control your ultimate costs.

Our team works side by side with your managers and staff to understand your business needs and deliver a coordinated, customized risk management approach to help you conquer the complexity and adapt to changing conditions. And it's not only what we know, but who we know: our extended professional network gives you broad access to leading experts in virtually every risk-related specialty and discipline.

We proactively work to impact your costs by assessing, managing and monitoring your range of risks. When change is the norm and your business grows and evolves, we stay ahead of the key issues that could affect your risk strategy. It's a collaboration designed to help you make smarter decisions with bottom-line impact, whether seeking to reduce risk or to spot advantageous opportunities to take on more risk.

THE RISK MANAGEMENT PROCESS

Assess: We will help you identify and prioritize your hazard (insurance) risks, whether at a high level or to drill-down on a specific area.

Manage: We help you manage your risks by assisting you with appropriate loss mitigation and risk transfer programs to help finance the residual risk.

Monitor: From the start, we develop and follow a written plan that assures your risk management programs are continually monitored.

Management Tools: M&A Analysis • Loss Analysis/Forecasting • Retention Analysis • Cost & Allocation of Risk • Executive Risk Review • Risk Policies & Procedures

Property & Casualty: Contractual Risk Review • Business Interruption Analysis • Compliance Review • WC Program Review • Fire Protection Inspection

We are committed to proactive solutions delivered with outstanding customer service. Contact us for more information on a comprehensive, customized strategy for your business and an in-depth look of our full range of risk solutions.

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.



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Global Risk Management
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