

# SURETY SERVICES DIVISION

Helping you transform surety credit from a hassle to a competitive advantage.

**T**he ability to provide surety bonds can be the “life blood” of a business. Without bonds, you will be shut out of many attractive opportunities... including virtually all projects for public entities. Solid surety credit is a clear competitive advantage, and Cretcher Heartland’s objective is to support you with a proactive approach that aims to secure the largest bonding capacity available to you.

We focus on developing and maintaining strong relationships between business owners, their key employees and our surety partners. Our strategic approach includes providing you with valuable information on how sureties will evaluate your business, what financial statements can do, and how your business will likely be perceived by the surety. We actively manage the surety’s perception of your business, helping our surety partners to develop a strong confidence level about your business and to supply us with the highest level of service and capacity available to you.

## SURETY DIVISION HIGHLIGHTS

We use a wide variety of tools and resources to help you understand the behavior of the surety, such as:

- Trend operational and balance sheet analysis.
- Best Practices Comparative Analysis
- 24 / 7 online bond request
- Access and referrals to excellent accounting, legal, and banking partners

We use advanced resources and methods to present your account to the surety in a targeted, focused manner, rather than aimlessly “shotgunning” submissions to a host of different sureties. This approach ensures we find the immediate, best-fit situation for you while building productive surety relationships you can count on in the long term.

With nearly a century of collective surety experience, Cretcher Heartland serves small, entrepreneurial businesses as well as large, well-established organizations. Our clients are general contractors, subcontractors trades, utility, heavy excavating, manufacturing, suppliers, cleaning services and more. No matter what your business needs, from one small bond to the largest national and international carriers, we’re prepared to help you turn surety credit from a hassle into a competitive advantage.



**CRETCHERHEARTLAND.com** 913.341.8998 | 877-341-8999  
4551 W. 107TH ST. 3RD FLOOR | OVERLAND PARK KS 66207

**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**