



Gerhart, Hartman & Ritner, Ltd
INSURANCE

EXPERIENCE MATTERS!

For more than a century, Gerhart, Hartman & Ritner Insurance Agency has helped Pennsylvania families and businesses protect what matters most. Since 1910, our locally owned independent agency has built lasting relationships by providing personalized guidance, comprehensive insurance solutions, and exceptional service.

Serving clients throughout Southeastern Pennsylvania — including **Boyertown, Red Hill, Emmaus, and Harleysville**— GHR takes a personal approach to insurance. We believe there is no one-size-fits-all solution. Our experienced professionals take the time to understand each client's goals, concerns, and unique risks, then develop coverage designed around their individual needs.

Our clients benefit from our access to leading insurance carriers while also receiving something that can be difficult to find today: **personalized advice and a local advocate who is there when they need us most.** From helping clients understand their coverage to providing guidance during the claims process, our commitment extends well beyond the sale of a policy.

Comprehensive Personal Insurance

Our Personal Insurance team provides protection for individuals and families, including coverage for **automobiles, homes, rental properties, recreational vehicles, boats, and personal liability.**

We also have professionals dedicated to individual **life and health insurance**, including Social Security planning, Medicare supplement plans, prescription drug coverage, and Pennsylvania's Pennie health insurance program.

Business Insurance & Employee Benefits

Our Business Insurance team has developed a strong reputation for serving small businesses, particularly employers with **2 to 99 employees.** We provide expertise in **Workers' Compensation, Group Benefits, General Liability, Commercial Auto, and Commercial Property** insurance.

We understand that running a growing business comes with unique challenges. Our team works closely with business owners to identify and manage risks, protect their assets, attract and retain quality employees, and support long-term success.



Paris Roupp (1 year) - Group Benefits Administrator, Mark Fluharty (42 years) - Owner & Noah Fisher, CSSCS (4 years) - Group Benefits Producer, Life & Annuity Agent

Workers' Compensation and Employee Benefits consulting have become areas of particular distinction for our agency, reflecting our commitment to helping employers protect both their businesses and their employees.

Financial Services & Retirement Planning

Protecting what you have built is only part of the picture. Our Financial Services team helps clients prepare for the future with strategies designed to protect and grow retirement savings.

We offer conservative, guaranteed strategies, including **fixed and indexed annuities and life insurance products**, designed to provide safety, predictable growth potential, and opportunities for lifetime income.

One Agency. Comprehensive Guidance.

What sets Gerhart, Hartman & Ritner apart is our ability to bring multiple areas of expertise together under one independent agency. Clients have access to professionals specializing in **personal insurance, business insurance, employee benefits, Medicare guidance, and retirement planning.**

Rather than navigating these areas on your own, you have a trusted local partner who understands your needs and can help you make informed decisions at every stage of life and business.

Experience That Builds the Future

Experience matters—not simply because of the years behind us, but because of the knowledge those years have created.

At Gerhart, Hartman & Ritner, we believe that sharing knowledge through mentorship is essential to serving both our current and future clients. Young professionals bring fresh ideas, energy, and tech-



Zach Burgoyne (1 year) - Personal Lines Agent & Haley Kandrick (31 years), Personal Lines Manager

nology-driven solutions, while experienced advisors bring valuable real-world perspective developed through decades of navigating market cycles, catastrophic losses, claims, regulatory changes, and economic challenges.

By combining experience with new ideas, we create continuity for our clients and strengthen the relationships that have been at the heart of our agency for generations.

For more than 115 years, Gerhart, Hartman & Ritner Insurance Agency has been built on trusted guidance, personalized service, and professional expertise. And as we look to the future, those values remain at the center of everything we do.

Experience matters. Trust matters. And having an independent agency in your corner matters. For additional information, please call 610.367.2544 and visit www.coveragenow.com.



Don Hausknecht (37 years) - Owner, Greg Hensley (3 years) - Commercial Lines Agent, & Donna Matz (42 years) - Commercial Lines Manager