



Susan M. Cartier, CIC, AFIS

Commercial Insurance Broker

Susan Cartier began her insurance career in 1984 with National Farmers Union Property & Casualty handling property, liability, auto and crop claims for the North Dakota District. Her first profession was in nursing where she spent four years.

Susan relocated to Sacramento in 1985 and began her workers' compensation underwriting career with various specialty carriers. It was during this time that she acquired risk management expertise in the disciplines of underwriting, loss control and claims management. She also acquired extensive knowledge of alternative market products such as deductible & retrospective rating plans, captives, and self-insured programs.

In 2000, after fifteen years in underwriting and in various management positions for specialty and national carriers, Susan redirected her efforts and became a licensed property & casualty broker as well as a licensed Federal

Crop Insurance Agent. She then joined InterWest Insurance Services as a producer with a concentrated focus on workers' compensation with risk management services.

In 2005, Susan facilitated the creation and organization of the first self-insured group for food processors in California – California Agricultural Products, Inc. That same year, she earned her designation of Agribusiness & Farm Insurance Specialist (AFIS) and in 2008, she earned the designation of Certified Insurance Counselor (CIC).

When she is not advising her clients on their insurance program, Susan enjoys spending time outdoors golfing, camping and fishing.