



Take advantage of exclusive workers' comp solutions from EMPLOYERS[®]

Is your current carrier supporting your business to the level you expect?

With over 100 years of experience, financial stability, and specialized services, EMPLOYERS has a deep understanding of the complexities of running restaurants and specializes in meeting the needs of small businesses. Combine all this with our strong presence in California, where restaurants are our single largest customer, and you'll find that EMPLOYERS is perfectly aligned to be the provider of choice for California Restaurant Association (CRA) members.

Why choose workers' compensation insurance from EMPLOYERS?

Here are just a few benefits small business owners can take advantage of when they choose EMPLOYERS as their insurance carrier through the CRA/EMPLOYERS relationship:

- *Restaurant Specialists — Restaurants are our single largest customer in California. Which is why, EMPLOYERS, specializes in meeting the specific needs of small business restaurants.*
- *Employee Focus — With a free Injured Employee Hotline, flexible payment plans, dedicated Loss Control Center, return-to-work program, and an online small business resource center, EMPLOYERS is committed to keeping your employees happy and healthy.*
- *CRA Member Savings — We offer up to 5% credit—exclusively for the restaurant and hospitality industry—on your policy premium to benefit CRA members and their employees.*



America's small business insurance specialist®



Here are the top 5 reasons why the CRA / EMPLOYERS collaboration is the perfect solution for you:



Loss Control Connection

Our online resources, loss control services, and employee safety tips help you evaluate the safety risks of your business and identify cost-effective methods to reduce workplace injuries and illnesses.



Return to Work Program

The EMPLOYERS Return to Work Program minimizes downtime and helps get your employees back to work as quickly as their medical condition allows.



PrecisePay

PrecisePay is a pay-as-you-go premium payment program that allows policyholders to make smaller, more frequent premium payments by paying each payroll period.



Claim Services

Our 24/7 Claim Adjusters help you control your claim costs by working with the injured worker and physicians to help administer the appropriate care.



Fraud Prevention

EMPLOYERS has an experienced Fraud Investigations Department to help put policyholders' minds at ease while keeping their businesses running smoothly.

For more information on the memberships credit with EMPLOYERS' workers' compensation insurance, please reach out to Kevin or the CRA helpline at helpline@calrest.org.



Contact Natasha Price,
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helpline@calrest.org



Contact Kevin Osterman,
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