

# EMPLOYERS®

America's small business insurance specialist®



## EMPLOYERS® is the exclusive workers' compensation insurance provider of the California Restaurant Association

**EMPLOYERS is the endorsed workers' compensation insurance provider of the California Restaurant Association (CRA), offering a 5% credit to all eligible members.**

*We specialize in meeting the needs of small businesses and have a strong presence in California, where restaurants like yours are our single largest customer.*

### Program Benefits

- CRA members receive a 5% credit in addition to already competitive rates\*
- Qualified new CRA members pay just \$99 per location for the first year in CRA membership dues when they are insured with EMPLOYERS for workers' compensation\*
- Flexible and affordable payment plans
- Low minimum premiums

### Minimum Eligibility Requirements

- Business must be a new member of the California Restaurant Association
- Business classifications must be within the EMPLOYERS/CRA program criteria (see Qualifying Classifications below)

### Qualifying Classifications

- Restaurants including Quick Food Service (QFS)
- Hotels/Motels – all employees (does not include permanent residence hotels)
- Clubs – country or golf – all employees
- Clubs – Not Otherwise Classified (NOC) – all employees social & professional
- Stores – groceries & provisions
- Bakeries
- Warehouse – general merchandising – Not Otherwise Classified (NOC)

*To learn about our flexible and affordable payments plans, fair and efficient claim handling and other valuable services, please visit [www.employers.com/cra/index.aspx](http://www.employers.com/cra/index.aspx).*

**EIG**  
**LISTED**  
**NYSE**

\*Subject to EMPLOYERS underwriting guidelines. CRA membership does not guarantee insurance coverage. The CRA discounted membership offer is extended to new members only. New members receive the introductory rate of \$99 (per location) for the first year and may renew their membership the second year for just \$250. Subsequent year's dues will be based on the operation's gross revenue. New membership must be originated by EMPLOYERS.

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