



***INTRODUCING A NEW WORKERS' COMPENSATION PROGRAM
DESIGNED EXCLUSIVELY FOR CALR MEMBERS!***

CALR, Intercare Specialty Risk, and Brennan & Associates Insurance Services are pleased to announce the endorsed workers' compensation program for CALR members only.

Program Highlights!

- **Competitive Rates (rate savings up to 30%)**
- **Profit Sharing Program – CALR receives a percentage of all premiums!**
- **Excellent claims and loss control services**
- **Claims 101 training for large employers**
- **Safety Seminars**
- **Injured Worker Advocacy Program**
- **Large Account Action Plans – members with premiums over \$50K will receive individualized services**
- **Flexible payment plans**
- **National Workers' Compensation Carrier**

Can you afford to wait? Please contact us to get a quote today.



**Brennan & Associates
Risk Management &
Insurance Services, Inc.**

**Brennan & Associates
Michael S. Brennan, Director
1-800-509-6452 Toll Free
562-429-7900 Direct
mbrennan@brennanassoc.com
www.brennanassoc.com**