



Bradley/Cleveland Developmental Services

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Walter C. Hunt
Executive Director

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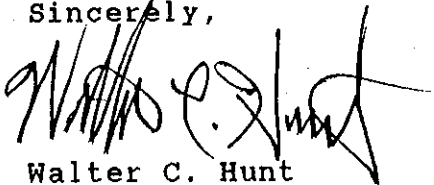
To all CMRA Agencies:

Six years ago we starting using a company in East Tennessee, Employee Benefit Specialists, Inc., for our supplemental insurance programs. They were an Associate Member and have a good reputation of being professional.

We never thought that anyone would ever have to file a major claim with them, but over the last few years we have seen how well they pay their claims. Not only are they prompt, they also have excellent coverages.

We understand that EBS presently works with over twenty other CMRA Agencies. If you are not one of those Agencies, I suggest you look at what they can do for your group of employees.

Sincerely,



Walter C. Hunt