



By Restaurant Owners. For Restaurant Owners.

*The California Restaurant Mutual Benefit Corp (CRMBC) is the only
Workers' Comp Self-Insured Group for California Restaurants.*

High and unpredictable workers' comp insurance premiums are a common struggle for restaurant owners, often straining budgets and limiting control over claim outcomes.

CRMBC offers restaurateurs a self-insured group option, delivering greater control and cost savings. Our approach improves claims outcomes, financial stability, and clearer business management practices.

Prioritizing Members' Interests Over Shareholder Profits

CRMBC is owned, operated, and governed by its members, ensuring their interests are the top priority. Unlike traditional insurers focused on shareholder profits, CRMBC provides :

- ✓ Greater control over claim outcomes.
- ✓ Significant cost savings.
- ✓ More predictable workers' comp spend.
- ✓ More manageable options for restaurant owners.
- ✓ Consistently outperforms traditional insurance.

Prioritizing Members' Interests Over Shareholder Profits



**Tailored Workers'
Compensation Policies**



**Collective Risk
Management**



**Member-Led
Governance Structure**



**Competitive Pricing
and Compliance**



Financial Stability



Experienced Leadership



“ Marmalade Cafe has been self-insuring its work comp for over 20 years because we would rather control how the money is spent than contribute to the profits of a traditional insurance company. When CRMBC performs well, we can share in our profits.

Selwyn Yosslowitz, Founder of Marmalade Cafe and Board Member emeritus, California Restaurant Association. Past president Los Angeles chapter CRA.

*Here are just some of the brands
our members franchise or own:*





A Legacy of Stability & Community

Established in
2004

CRMBC has over 20 years of expertise in workers' comp self-insurance.

228
AFFILIATE
MEMBERS

CRMBC reflects a robust and growing community.

571
LOCATIONS

CRMBC members have a widespread industry presence.

Annual Payroll
\$608
MILLION

CRMBC's payroll reflects its extensive scale and reach.

Annual Premiums
\$20.4
MILLION

Significant financial operations demonstrating stability.

Surplus Return
\$7m
IN 2022

Reflects substantial member benefits and financial health.

Management
Liability Coverage
\$5m

Ensures comprehensive protection for leadership.

**Interested in learning more?
Contact Us Today!**



Email: info@crmbc.com

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Website: www.crmbc.com



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Fresno, CA 93711

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Providing Members with Stability, Savings, & Superior Service

CLAIMS HANDLING

- Comprehensive claims administration
- Exceptional claims management
- Cost-effective solutions
- Commitment to service excellence
- Medical provider network access
- Educational resources and information

UNDERWRITING SERVICES

- Comprehensive risk assessment
- Tailored underwriting approach
- Commitment to long-term success
- Considers multiple factors
- Proactive risk management
- Member support and communication

SAFETY & LOSS CONTROL

- Compliance assistance
- Customized safety programs
- Regular claims review
- Root cause analysis
- Ongoing safety communications
- Comprehensive loss control

GROUP ADMINISTRATION & MANAGEMENT

- Comprehensive administrative services
- Financial management
- Claims oversight
- Customized safety programs
- SOC I certification