

WORKERS' COMP SELF-INSURED GROUP



## 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:**

Designed for the unique needs of the restaurant industry.

**Member-Led Governance Structure:** Ensures policies are developed with direct input from those they affect the most.

**Financial Stability:** Backed by a substantial surplus, providing reliability and peace of mind.

## **Collective Risk Management Strategies:**

Utilize shared data and best practices to minimize risks.

**Experienced Leadership:** Industry experts who understand the specific challenges of restaurant workers' compensation.

## **Competitive Pricing and Compliance Support:**

Ensures your offerings are cost-effective & compliant.

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



“ 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.*

# 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.



## 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

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



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