

# Empowering Restaurants. Powering Growth.

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

*An elite collective of safety-driven restaurants pooling their resources to self-insure their workers' compensation insurance.*

CRMBC is a California Self-Insured Group (SIG) formed BY restaurant owners FOR restaurant owners. Choosing to opt out of commercial insurance that uses premiums to boost their substantial profits and overhead, CRMBC is a group of business-savvy restaurant owners who joined forces to self-insure their work comp for sustainable cost savings.

As a regulated California nonprofit mutual benefit corp, CRMBC is governed by a board of trustees comprised of fellow business owners. Membership in CRMBC means partnering with an exclusive group of restaurateurs who are:

- > **Leaders in the restaurant industry**
- > **Recognized as business trailblazers**
- > **Adept at controlling their losses**
- > **Committed to their bottom-line growth**
- > **Understand the financial benefits of self-insurance**

## **Discover the power of collaboration.**

CRMBC is owned, operated and governed by its members. Compare that to traditional insurers whose primary duty is to make a profit for their shareholders.

- > **Alternative to Traditional Insurance**
- > **Improved Claims Outcomes**
- > **Greater Control**
- > **Cost Savings**
- > **Peace of Mind**
- > **Consistently outperforms traditional insurance.**

**Qualifying for admission to CRMBC puts you among the top-tier performers in the restaurant industry.**



[crmbc.com](http://crmbc.com)

# The Innovative Workers' Comp Solution for the Restaurant Industry.



## Power in numbers.

- > CRMBC's financial strength is backed by substantial surplus and reserves.
- > Over 125 safety-conscious restaurateurs are active members of CRMBC.
- > Nearly \$300 million in covered payroll for members in 2023.
- > Net loss ratio below 40%
- > From 2022 to 2023, the net rate decreased by 3%, while the WCIRB CA average rate increased by 8%
- > Founded in 2004 offering members stable rates through all economic cycles

### THIRD PARTY ADMINISTRATION

- Caring claims advocacy
- Claims administration by LWP
- Claims evaluation and strategy plan
- Claims handling best practices
- Benchmark and reporting practices
- Fraud prevention and investigation
- Early return-to-work
- Claim resolution at lowest cost
- Claims review and audits
- Custom solutions

### LIABILITY PROTECTION

- Excess insurance
- Actuarial studies
- Annual GAAP financial audit
- Collateral reserves post with State of CA
- Sound underwriting practices
- Loss control and safety programs
- Comprehensive risk management
- Professional management
- State of California oversight
- Strong regulatory standards
- Member-owned non-profit

### RISK MANAGEMENT

- Industry Specific
- Tailored safety program
- IIPP development assistance
- Comprehensive loss control solutions
- Worksite visits and consultation
- Safety training classes and webinars
- Custom solutions

### ADMINISTRATIVE SERVICES

- Manage outside professionals & vendors
- Financial Management
- Member services
- Day-to-day program operations
- Claims oversight
- Regulatory compliance

"Brokers Welcome"

**CRMBC**

CALIFORNIA RESTAURANT  
MUTUAL BENEFIT CORP

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