



## Spotlight Story Q&A: CRMBC

### 1. What does your company do that supports/assists restaurants?

CRMBC is a workers' compensation self-insured group specifically for the restaurant industry. Our approach offers restaurants greater control over their workers' compensation costs, enhanced safety and risk management programs, and a community-driven platform for sharing best practices. By focusing on the unique challenges and needs of restaurateurs, we help mitigate risks, reduce expenses, and ultimately support their bottom line.

### 2. What's a new service or product of yours that you want restaurant members to know about?

We have plenty of new info to report! CRMBC recently completed two loss portfolio transfers, returned a large surplus to our members, appointed a new CEO (in 2022), elected two new board members who are also CRA board members, grew our membership in January 2024 and retained the PATH Alliance as our new Administrator. All of this goes hand in hand with our aggressive claims handling, which benefits injured workers while helping employers lower their work comp costs overall.

### 3. Why have you joined the CRA?

Joining the CRA aligns with our mission to be deeply integrated into the restaurant community we serve. It lets us stay abreast of the industry's evolving needs, challenges, and opportunities. Membership also enables us to contribute to the broader conversation around improving restaurant operations, safety, and profitability through education, advocacy, and networking.

### 4. What's your favorite part of working with restaurants?

CRMBC was formed by restaurant owners for restaurant owners. As a nonprofit mutual benefit corp, our members are owners of the group and control their destiny and their dollars. Our board comprises some of the most seasoned operators in the industry who joined forces to form CRMBC because they understood the benefits inherent in self-insuring their work comp rather than giving their money and control to the commercial carriers.

### 5. How can people get in touch with you for questions?

If you have any questions or want to learn more about our services, you can contact us directly via email at [info@crmbc.com](mailto:info@crmbc.com), our [website](#), or at 559-558-4800. Our team is dedicated to providing timely and comprehensive responses to ensure restaurant owners and brokers have the information and support they need to explore the benefits of self-insurance.



**Bonus Question: What's your favorite restaurant meal?**

That's like asking which child we love the most! Our membership ranges from fast food and fast casual to country clubs and fine dining. We love every kind of restaurant, but we especially love the restaurant operators who are serious about their culture and safety because those are the perfect fit for self-insurance!