

Miguel's Jr. Embraces CRMBC's Collaborative Workers' Comp Approach

CRMBC announces that Miguel's Jr. Restaurants, a longstanding family-owned enterprise in Southern California, has joined its self-insured group (SIG).

FRESNO, CA, UNITED STATES, September 19, 2024 /EINPresswire.com/ -- California Restaurant



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Javier Vasquez, Chief Executive Officer of Miguel's Restaurants

Mutual Benefit Corporation (CRMBC) is pleased to announce that Miguel's Jr. Restaurants, a long-standing family-owned enterprise in Southern California, has joined its self-insured group (SIG). This strategic move reflects Miguel's Jr.'s commitment to aligning its values with a more personalized and collaborative worker compensation management approach.

Miguel's Jr., a staple in the Inland Empire and Orange County for 50 years, operates 22 quick-service and one full-service location. The decision to join CRMBC marks a significant shift in their approach to managing workers'

compensation, which aligns with a broader industry trend among restaurant operators seeking more control, transparency, and cost-effectiveness in managing their workforce.

Javier Vasquez, Chief Executive Officer of Miguel's Restaurants, shared insights into the decision, highlighting the limitations of traditional insurance models. "In the traditional model, the relationship with insurance carriers often feels transactional. There's a lack of alignment, and the process can be impersonal, which doesn't always serve the best interests of our team members or our business," said Vasquez.

"By joining CRMBC, we're gaining access to a network of like-minded peers and taking an active role in managing claims and ensuring that our values are reflected in the process. With CRMBC's advanced claims management system and personalized support, we're confident that our employees will receive faster, more effective care and attention when needed most."

Miguel's Jr. Restaurants has always prioritized its stakeholders—including guests, team members, vendors, and the community—in its business decisions. The company's decision to join CRMBC aligns with its ongoing mission to protect its employees while maintaining financial

stability and operational excellence.

Kaya Stanley, CEO of CRMBC, expressed enthusiasm about the partnership, stating, "Miguel's Jr. embodies the core values that CRMBC stands for: commitment to quality, community, and collaboration. We are thrilled to have them on board and look forward to supporting their goals through our tailored workers' compensation strategies, which have been proven to reduce costs and enhance employee satisfaction in other leading restaurant groups."

Javier Vasquez also emphasized the benefits of CRMBC's approach, particularly in claims management and fraud prevention. "With CRMBC, we're involved in every step of the claims process, which allows us to protect our employees better and manage costs more effectively. It's a significant departure from the hands-off approach we've experienced with traditional carriers."

The collaboration with CRMBC is expected to bring cost savings to Miguel's Jr. and foster a stronger alignment

Javier Vasquez, Chief Executive Officer of Miguel's Restaurants

with its operational goals. The ability to share experiences and best practices with other restaurant owners within the group adds another layer of value, reinforcing the company's commitment to continuous improvement and community involvement.

About CRMBC

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.

About Miguel's Restaurants and Miguel's Jr.

Founded in Corona, California in 1973 by Mike and Mary Vasquez, Miguel's Restaurants operates 22 quick-service restaurants and one full-service restaurant in the Inland Empire and Orange County. A family-owned and operated business now into its 50th year, Miguel's Restaurants operates from a core brand purpose centered on guest hospitality: compartir el amor con todos los que servimos (to share the love with everyone we serve). Guests can enjoy Co-Founder and Chief Recipe Officer Mary Vasquez's award-winning homestyle Mexican recipes inspired by her childhood in Central Mexico, where every dish is handmade daily with love, using only the freshest premium ingredients including dairy products from 100% Real California Milk for a genuine authentic taste. Miguel's Jr. is where flavor takes charge. The craveable Mexican food is available for dine-in, drive-thru and online ordering and delivery, as well as for catering orders

for workplace or home. For more details on our menu and store locations, as well as to subscribe to our text and email promotional offers, please visit Miguel's Jr. at MiguelsJr.com.

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