## ABOUT FOOD & BEVERAGE INSURANCE SERVICES (FBIS)

Operating a successful food and beverage business in the State of Maryland can be a challenge. The growing costs associated with fixed expenses can severely impact a business's profitability. One specific issue that businesses face is related to the procurement of commercial insurance. In addition to the direct cost of insurance, most business owners simply don't have the in-depth expertise needed to procure the niche policies and coverages needed within the F&B space.

As such, most business owners find themselves in a position of not only overpaying for the cost of insurance... but also not procuring the correct insurance at all.

In an effort to address this growing issue, the Restaurant Association of Maryland (RAM) has partnered with Maury, Donnelly & Parr (MDP), a Maryland-based insurance Agency/Broker, to craft a risk management and insurance procurement platform that is specifically intended for the business owners within the food & beverage industry.

This risk management and insurance procurement platform, known as Food & Beverage Insurance Services (FBIS), is specifically crafted for you. FBIS will work with your organization to not only procure the most affordable insurance available within the market, but also craft a general risk management program to protect your business.

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