

BUSINESS INSURANCE COSTS EXPECTED TO CLIMB IN 2025

DOES YOUR COMPANY HAVE COMPETITIVELY PRICED AND COMPREHENSIVE COVERAGE?

**WHEN WAS THE LAST TIME YOU SOUGHT OUT ALTERNATIVE INSURANCE OPTIONS
FOR YOUR BUSINESS?**

RAM is happy to announce a new joint venture with Maury, Donnelly & Parr (a Maryland based Commercial Insurance Agent & Broker). Together we have launched Food & Beverage Insurance Services (FBIS).

Food & Beverage Insurance Services is a specialty platform created exclusively for businesses that operate within the Food and Beverage Industry. This platform is available to all RAM members.

Our partners at Maury, Donnelly & Parr have crafted a network of all the leading commercial insurance companies that operate within this space. If given the opportunity, they will work within this network of carriers to shop your insurance to a wide variety of insurance companies to ensure that your business's insurance program is comprehensive and competitively placed.

TYPES OF POLICIES

Available policy types include, however are not limited to:

- Workers' Compensation
- General Liability
- Liquor Liability
- Property (Building, Contents, Inventory, Business Income)
- Auto
- Umbrella Liability
- Employment Practices Liability
- Cyber Liability
- Crime

TARGET BUSINESSES

Eligible business types within the food and beverage industry include, but are not limited to:

- Restaurants (all types)
- Processing and Manufacturing
- Distribution
- Retail Sales
- Food Service Providers
- Wineries, Distilleries and Breweries
- Catering Services
- Hotels
- Golf Courses



For more information:

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