

# DISTRIBUTION PROGRAM

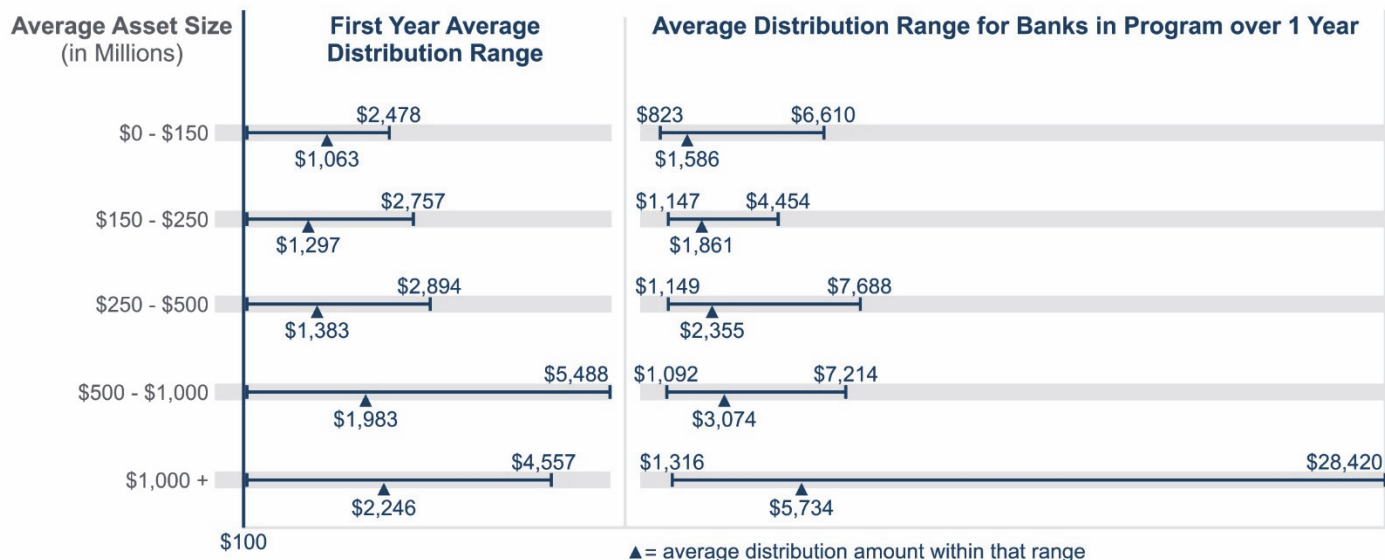
Bank members of the American Bankers Association (ABA) that purchase D&O, Cyber/Internet Banking Liability and/or Financial Institution Bond related coverage through ABA Insurance Services are automatically eligible to participate in a distribution program from the program's primary reinsurer, American Bankers Mutual Insurance, Ltd. (ABMI)

## DISTRIBUTION FACTS

- 33 consecutive distributions have been declared, totaling \$97,300,000 (cumulative).
- The only professional lines program in the marketplace to offer a distribution.
- Distribution was declared to 1,031 banks this year, with an average amount of \$2,850.
- **A bank's portion of the distribution is based solely on earned premium.** A bank's asset size, claims history nor loss ratio is part of the calculation.

## DISTRIBUTION ESTIMATES

A bank's actual distribution amount is based on individual variables including earned premium over the previous sixty months, the total number of banks sharing the distribution and the amount declared. Although a distribution has been declared for 33 consecutive years, it is never guaranteed. The following amounts are estimates solely based on the latest distribution data and are not indicators of what banks may receive in the future.



Distributions paid to qualifying banks by program reinsurer, American Bankers Mutual Insurance, Ltd. 032023.BPM10 ABA Insurance Services Inc., dba Cabins Insurance Services in CA (license #OG63200), ABA Insurance Services of Kentucky Inc. in KY, and ABA Insurance Agency Inc. in MI. 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122.