

# INSURANCE REPORT

**INSURANCE NEWS FOR GAS, PETROLEUM, PROPANE, & UTILITY RISKS**

## SPECIALIZING IN THE RISKS YOU FACE

### WHO WE ARE



Morris & Reynolds Insurance is Florida's largest independent Insurance agency specializing in the Energy and Utilities industries.

The Reynolds Family has been in the insurance industry since 1910, and has operated Morris & Reynolds Insurance since 1950.

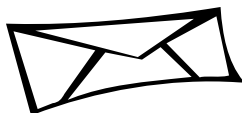
As a specialist, we are experts in arranging the protection and quality solutions that you desire and the *peace of mind* that you deserve, all at very competitive prices.



### WHAT WE OFFER

Morris & Reynolds Insurance offers all forms of business insurance protection and employee benefits solutions for businesses such as yours. Our services include:

- **Business Insurance**
- **Consulting Services**
- **Employee Benefits**
- **Personal Protection**
- **Risk & Loss Management**



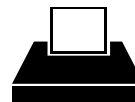
14821 South Dixie Highway  
Miami, Florida 33176



305  
238.1000

Established 1950

**MORRIS & REYNOLDS**  
**Insurance**



305  
255.9643



www.  
morrisandreynolds.com

### THE COMPANY WE KEEP

Many of the insurers that we represent specialize in your industry. Some of *The Company We Keep* for the industry and unique risks you face include:

- ACE Group
- Aetna
- AIG Group
- BlueCross BlueShield
- Clarendon
- CIGNA
- Empire Fire & Marine
- Great American
- Fairmont
- FCCI Mutual
- Granada
- Humana
- The Hartford
- Lloyds of London
- Mercury Insurance
- Progressive
- Stonington
- Technology
- The St. Paul Travelers
- United Health Care
- USF&G Specialty
- XL Specialty
- Zurich Group

### INDUSTRY MEMBERSHIPS

We proudly participate in several energy and utility industries, such as the Florida Natural Gas Association, Florida Petroleum Marketers & Convenience Store Association, Florida Propane Gas Association, and the Florida Water & Sewer Utilities Association.

### OUR SPECIALTIES INCLUDE

Morris & Reynolds and many of the insurers that we represent, specialize in insurance and employee benefits for the following industries:

- Gasoline Distributors / Jobbers
- Propane Gas Dealers
- Service & Installation Firms
- Gas Stations & C-Stores
- Natural Gas Utilities
- Power Utilities
- Service & Repair Garages
- Telecommunications Businesses
- Transportation Risks
- Waste Oil Recovery & Recycling
- Water & Sewer Utilities



### CONTACT US TODAY

Our TEAM of nearly 60, *Award-Winning, professional people* are here to assist you with all of your insurance, employee benefits and consulting needs.

Please call us today at (305)238-1000, if we can help you in any manner.

**Bob Reynolds**, CIC, CPIA, AAM, AIS, AU, can be reached at 305.238.1000 at Extension 116, or via email at bob@morrisandreynolds.com.