

# INSURANCE REPORT

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

### BUSINESS INSURANCE & WORKERS' COMP PREMIUMS DECREASE

#### PREMIUMS REDUCE



**Good News!** Business insurance premiums continue to reduce as we near the end of 2010, in part to our aggressive negotiations and the range of available insurers.

Florida workers' comp rates also remain among the lowest in the United States, which should allow for added business insurance savings. **Liberty Mutual** is included among the insurers currently writing business and workers' comp insurance coverage in South Florida. Please contact us at **305.238.1000**, today, so we can help you save!

Morris & Reynolds Insurance is Florida's largest independent Insurance agency specializing in the Energy & Utilities industries. The Reynolds Family has been in the insurance industry since 1910, and has operated Morris & Reynolds since 1950.

We proudly offer well-known and trusted insurers along with the finest professional service anywhere. We also offer low premiums, fast claim payments, decades of industry knowledge, and outstanding service from some of the most stable insurers specializing in your industry. Our insurance protection and employee benefits solutions for businesses such as yours include:

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

#### THE COMPANY WE KEEP

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

- **ACE Group**
- **AIG (Chartis)**
- **AMC**
- **Empire Fire & Marine**
- **Great American**
- **Fairmont**
- **FCCI Mutual**
- **Granada**
- **Humana**
- **The Hartford**
- **Liberty Mutual**
- **Lloyds of London**
- **Stonington**
- **Technology**
- **The St. Paul Travelers**
- **USF & G Specialty**
- **XL Specialty**
- **Zurich Group**

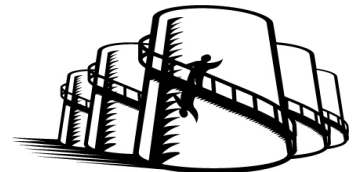
#### INDUSTRY MEMBERSHIPS

We proudly participate in several energy and utility organizations, 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 SPECIALTY

Many of the insurers that we represent specialize in insurance and employee benefits for the following industries:

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



#### CONTACT US TODAY

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

Please contact us today at **305.238.1000**, if we can assist you in any manner.

**Bob Reynolds**, CIC, CPIA, AAM, AIS, AU, can be reached at 305.238.1000 at Ext. 116, or via email at [bob@morrisandreynolds.com](mailto:bob@morrisandreynolds.com).



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Established 1950

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