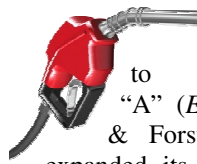


# INSURANCE REPORT

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

## COMPETITIVE OPTIONS FROM CRUM & FORSTER NOW AVAILABLE



Morris & Reynolds Insurance is pleased to announce that "A" (*Excellent*) rated Crum & Forster has dramatically expanded its energy program and now offers quality, competitive business insurance for our petroleum and propane clients.

**Founded in 1896**, Crum & Forster is a well established, strong insurer known for great service as well as fast and fair claim payments. Crum & Forster offers property (including windstorm), liability, business auto, excess umbrellas and more. The insurer has numerous special enhancements for your unique exposures as well as competitive, aggressive premiums and payment plans.

### CRUM & FORSTER INSURANCE

The highly regarded global insurance and reinsurance firm Fairfax Financial Holdings owns a number of energy insurance specialists including First Mercury, American Management Corporation (AMC) and Crum & Forster. Morris & Reynolds proudly represents each of these firms in addition to dozens of others that specialize in the risks your industry faces and your unique exposures.

The Crum & Forster Group includes Crum and Forster Insurance Company, Crum & Forster Indemnity, Crum & Forster Specialty, The North River Insurance Company, Seneca Insurance Company, Seneca Specialty and United

States Fire Insurance Company. **All of these companies have received an "A" (*Excellent*) rating** from Best & Company, the world's largest and oldest insurance rating firm, and all are available at Morris & Reynolds.


Crum & Forster's coverage will be managed by long time industry specialist American Management Corporation (AMC), a firm that has concentrated on insuring petroleum and propane marketers, service stations, convenience stores, repair garages and car washes for more than six decades.



As a result of Crum & Forster's expansion in the energy market, AMC and Zurich will non-renew some of their clients' coverage and offer Crum & Forster with coverage as broad or better than previously provided at very competitive rates.

Crum & Forster and its affiliates offer a competitively priced, broad, high quality program. As your coverage approaches renewal, we will seek quotes from this insurer and others in able to provide you with the best coverage at the most economical cost.

### THE COMPANY WE KEEP



Morris & Reynolds has specialized in insuring energy related risks such as petroleum and propane businesses for decades. The insurers that we represent, like Crum & Forster and Fairfax Financial, understand your industry and the distinct risks that you face. Our insurers include ACE Group, AIG (Chartis), AMCE, Empire, GenStar, Great American, First Mercury, Hartford, Liberty Mutual, Lloyds of London, Nationwide, Stonington, Travelers, XL, Zurich and many others.

### MORRIS & REYNOLDS INSURANCE



The Reynolds family has been in the insurance profession since 1910 and has operated its Independent Insurance Agency, Morris & Reynolds Insurance, since 1950.

Now in its third generation of family ownership, Morris & Reynolds Insurance offers its clients trusted choices from more than one hundred of the world's leading insurers for all forms of coverage, as well as innovative care and service from a passionate, *award-winning* TEAM of professional people.

Please contact us at **305.238.1000** or visit [www.morrisandreynolds.com](http://www.morrisandreynolds.com) at any time.



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