



MORRIS & REYNOLDS INSURANCE CELEBRATES 65 YEARS IN BUSINESS

Few businesses survive their first year, much less their first decade. That's why it is truly rare to find a business operating 65 years after it first opened and still owned by the founding family. 2015 proudly marks the Reynolds family's 115th year in the insurance industry and the 65th year that its independent insurance agency, Morris & Reynolds Insurance, has been in business.

Founded in 1950, by E. H. Reynolds, the agency is today owned by Robert D. Reynolds, CIC, CIA, AAM, AIS, AU, who followed his father, Douglas, and firm-founder and grandfather, Edwin, when he joined the family business in 1983.

"The insurance industry has changed dramatically over the decades and our agency has evolved with it, but the principles of business that my grandfather embraced; passionately caring about our clients and employees, hard work, honesty and doing what you promise, when or before you promised it, are as important today as they were 115 years ago."

"It is those principles that Morris & Reynolds is based upon and that will always guide us."

Bob Reynolds, President & CEO
Morris & Reynolds Insurance.

115 YEARS

E.H. Reynolds grew up on a farm in upstate Vermont before moving to Washington to attend law school where he was recruited by Florida's largest employer at the time, Florida Power & Light, which led to his move to Miami in 1910, and the start of his insurance career.

During a 40-year career with FP&L, E. H. had many roles including Assistant Secretary, Treasurer, and Insurance Buyer. Much of his work centered on insurance, employee benefits, and risk management, and in those early days, often required him to create innovative solutions where none previously existed.

In 1935, for example, E. H. wrote Florida's first Workers Compensation law to protect employees who became injured or lost their life while at work. As was the case during E.H.'s career, innovation in all we do remains one of the keys to our success.

65 YEARS

In 1950, **E.H. Reynolds** founded his independent agency, E.H. Reynolds Insurance, in downtown Miami. He opened the business based on *old-fashioned* principles including reliability, providing peace of mind, offering competitive costs, and trusted choices. These principles, and others, are the foundation of our business to this very day.

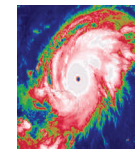
In 1953, E.H.'s son, **Douglas H. Reynolds, CIA**, entered the agency following a distinguished military career in the Army. In 1954, the agency's name was changed to E. H. Reynolds & Son Insurance, and Douglas worked in the firm while earning a degree from the University of Miami.

1958 was a busy year for the business as Douglas purchased the agency from his father and moved its office to Coral Gables, a community the agency would call home for three decades. In 1958, Douglas also merged his business with a firm owned by his colleague Edwin Morris and changed the name of the agency to Morris & Reynolds Insurance. In 1979, Mr. Morris retired and sold his interest in the firm to Douglas, who re-located the agency to suburban Miami where it remains to this day.

As a result of his leadership, Douglas grew the agency into one of the most dominant and dynamic in America. With his wife, Victoria, by his side, he operated Morris & Reynolds with the passion to provide people with "old-fashioned" care and quality coverage from the best insurers in the world. During his distinguished career, Douglas served as President of the Miami Insurance Board and, prior to his retirement, was honored by the Society of Professional Insurance Agents with their Lifetime Achievement award.

In 1983, **Robert D. Reynolds, CIC, CIA, AAM, AIS, AU**, joined Morris & Reynolds and, like his father before him, did so while attending the University of Miami where he graduated with honors in Finance and Insurance. Over time, Bob has earned a number of industry designations such as the Certified Insurance Counselor, Certified Professional Insurance Agent, and Associate in Underwriting. In fact, education is a key to our firm's success as evidenced by the commitment we make to employees' advanced education, and why most employees have earned or pursue professional designations.

Over his career, Bob, like many on our TEAM, has proudly been recognized with a number of civic, insurance and business awards. In 2000, for example, he was honored as *Agent of the Year*, a national honor, by the Society of Certified Professional Insurance Agents, an achievement no other Florida agent has ever received.



August 24th, 1992 was not your typical Monday. During Hurricane Andrew's devastation, our office lost its roof, windows, doors, and contents. Talk about a tough way to start a week! Working seven days a week, 12 hours a day, under the most challenging conditions imaginable, we proudly helped our clients rebuild their homes, businesses and, most importantly, their lives. Our experience after that catastrophe allows us to confidently say, *"When you need us most, we will always be here for you."*

OUR FUTURE, YOUR PROTECTION

Today, Bob and his wife, **Julianne**, own and operate Morris & Reynolds Insurance from a state-of-the-art office with 60 wonderful, professional, people, the finest TEAM in insurance. We offer all forms of coverage and services for all of the risks that you face. Whether Personal Protection, Commercial Coverage, Employee Benefits or Financial Services, we proudly offer quality solutions from to the world's most trusted insurers, including; Aetna, AIG, Blue Cross, Chubb, Crum & Foster, Hartford, Liberty Mutual, Nationwide, Progressive, PURE, The Travelers, United, and Zurich, to name a few.

As has been the case for 65 years, protecting what is important to you remains our passion. From the quality of our professional people, to the ongoing advanced education our TEAM enjoys, to our unparalleled expertise, insurance market access, and innovative culture of collaboration, Morris & Reynolds continues to evolve to best serve our clients.

Whether you are a long time or prospective client, we look forward to providing you with the peace of mind that you desire and the quality, competitive, results that you deserve for many years to come. Thank you, kindly, for the honor of providing your protection and for helping make our first 65 years so very remarkable.



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Established 1950

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Insurance



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