Safeguarding Your Agricultural Business Against Risk

COMMERCIAL INSURANCE & RISK MANAGEMENT SERVICES

O'Neil, Lee & West

PROTECTING YOUR WORLD

FOUNDED IN 1917, O'NEIL, LEE & WEST *is an employee owned, independent insurance brokerage and consulting organization. We provide Florida's agricultural community with the highest level of experience, creativity and sound, strategic thinking as it relates to their insurance needs. The result: Effective insurance and risk management solutions that help you to maintain a safer, more productive workplace.*

The success of our organization is best exemplified by our personal approach and long-term relationships we share with many of our clients — clients who represent every facet of the agricultural industry from growers and processors to the packing facilities and transport operations.

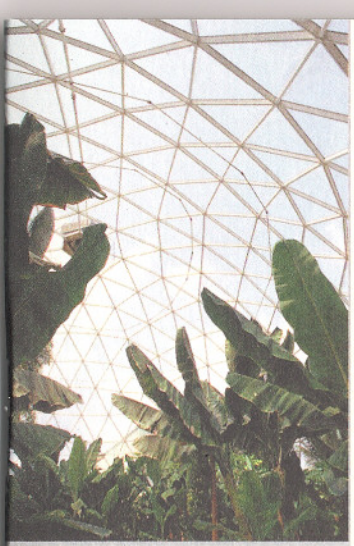
Our commitment to them is one based upon integrity. By putting our clients' concerns first, it has fostered an environment of trust that has been our cornerstone for 85 years. A broad range of superior insurance products tailored to individual company needs and supported by exceptional service… that is our legacy.

OBJECTIVE INSIGHT INTO ASSESSING YOUR INSURANCE OPTIONS

At O'Neil, Lee & West our primary goal as an independent resource is to assess your company's insurance needs. We define these needs by developing an understanding of your business strategy and priorities. This comes first from listening to you. It's our role to know your current insurance program, facilities, daily operations, customer base, employees and key management personnel, and how much… or how little… risk is acceptable to you. With this information, we can create solutions that will fulfill your insurance requirements.

Rather than just provide coverage for losses, we are determined to help you minimize the likelihood of them occurring. That is why an integral part of our insurance program solutions are our risk management services, included as a benefit in the total cost of the program. We can help you identify the probability and severity of potential losses within your workplace and counsel you on what risk control procedures are most appropriate.

What losses are you willing to retain and at what level do you transfer these risks? Do you create your own loss fund, self-insure or purchase coverage to finance the risk? These are just some of the questions that must be asked in our quest to develop a comprehensive, well-defined program for you. It's time well spent.



TOTAL RISK MANAGEMENT SUPPORTS YOUR INSURANCE COVERAGE

One key advantage that O'Neil, Lee & West provides its clients as an added benefit is supplying them with a complete insurance solution. The quality insurance programs we develop are supported by a full range of risk management services tailored to the agriculture industry. And we do more than just provide these services. We work with you to see that they are successfully implemented. For strict quality control purposes, none of our services are ever outsourced except for the drug-free workplace testing.

CONSTRUCTING YOUR COMPANY'S UNIQUE "RISK PROFILE"

At the heart of risk management is understanding that every company has its own "risk profile." The management practices, strategic goals, overall culture and financial strategy of your organization sets it apart from all others. By developing your company's unique "risk profile," we can identify all of the major areas of risk and, combine the right insurance and risk management services to manage them.

LOSS PREVENTION AND CONTROL

The most effective way to control losses is to prevent them in the first place. Losses disrupt the workplace and productivity suffers. We have the resources, expertise and trained personnel to help decrease your losses and at the same time, promote a safer and healthier working environment. This proactive approach increases efficiency through a workforce that feels more secure.

A loss control specialist will be provided to train to your company and will help educate your workforce on the safest methods to operate. This individual will also implement safety controls and monitor loss prevention methods, as well as manage any worker's compensation claims during the critical 48 hours following an accident.

We also provide these other loss prevention and control services, offered in both English and Spanish:

- Written safety plans tailored to your industry and work environment
- Written disaster plans
- Conduct driver safety courses (fulfillment of DOT requirements)
- Conduct forklift safety certification course (required by law)
- Implement workplace safety audit with recommendations
- Manage drug free workplace documentation and testing
- Immediate post claim consultation for injured employees

A RELATIONSHIP FORGED ON TRUST

Our clients view us as more than a provider of insurance services. They depend on us to counsel and assist them in making sound business decisions as they relate to their insurance and risk management needs. It is a matter of trust that we value greatly. We will review with you contracts for risk exposure and make the appropriate recommendations. It is our goal to exceed the expectations you have of us by listening to you and providing the most complete and cost-efficient solutions to help your business grow.

PUT OVER 85 YEARS OF EXPERIENCE TO WORK FOR YOUR WORKPLACE

Since 1917, O'Neil, Lee & West has built a reputation of integrity, insight and innovation. We are associated with many of Florida's leading agricultural firms as well as other industries. And today, we are fully capable of operating in all 50 states as well as the international market.

Besides the insurance and risk management services outlined in this brochure, we can also offer you a broad range of other quality related products and services. Let us assess your needs with you. Of course, there is no obligation. Please call 1-800-526-8541 today and put our time-tested expertise to work for your organization.

The need for risk management has become even more urgent in recent years.