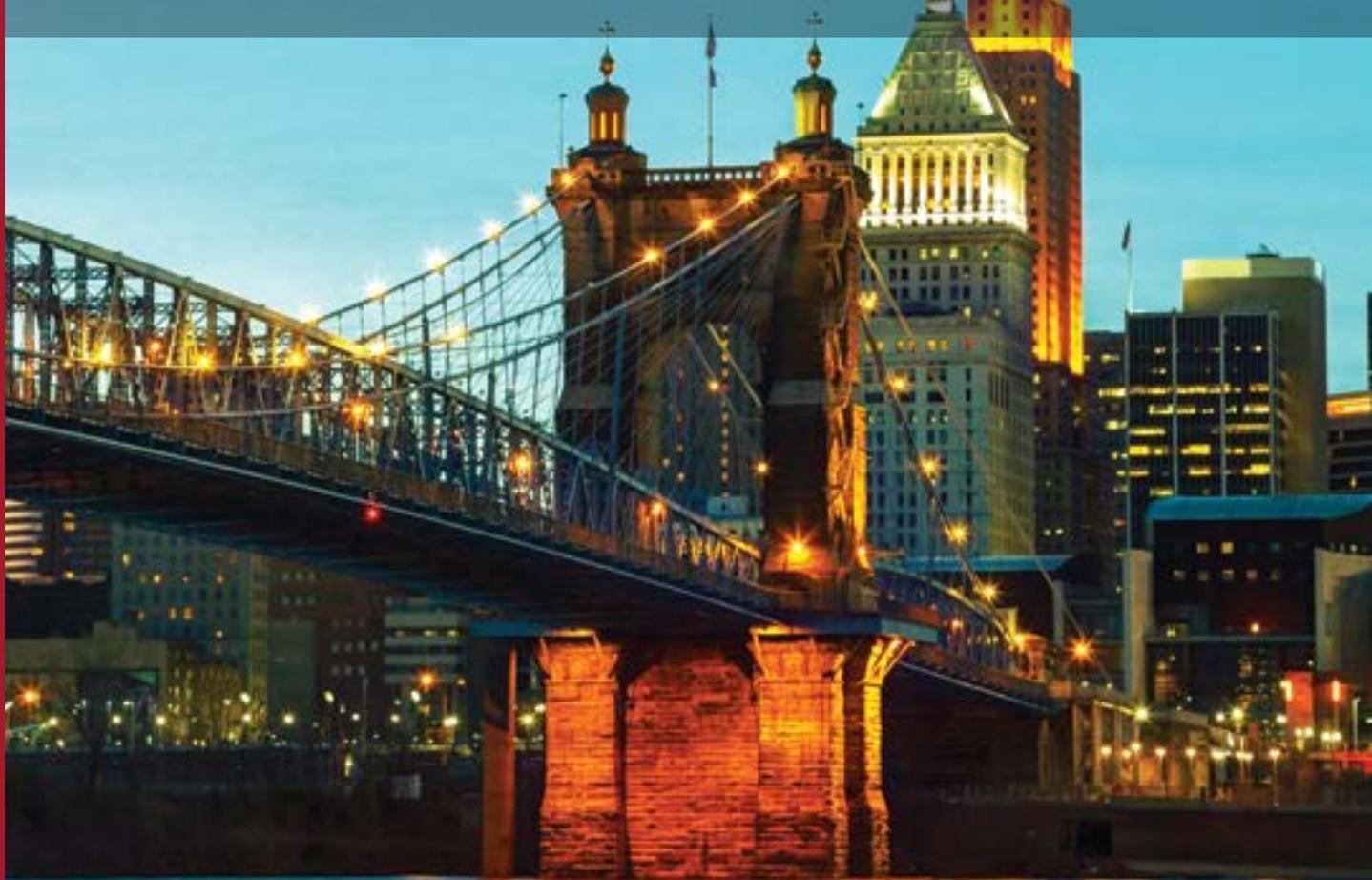


Focus Forward

Get to Know the
People and Passion
Behind Oswald Companies



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oswald®



PAST, PRESENT & FUTURE:

Get to Know Oswald

In 1893, James B. Oswald made a proposition to his friend, Harris Creech: "Let's start a company based upon professionalism and customer service."

Together, they conceived an insurance organization that would serve the businesses of a growing Cleveland, and more than 120 years later, Oswald Companies is still grounded in these values.

Since then, Oswald Companies has grown into an insurance brokerage firm of more than 300 experienced professionals across five offices. The firm is trusted by many of the region's top companies and nonprofits, with a global reach that extends across six continents.

"Focus Forward" is the philosophy that guides today's Oswald Companies. It's much more than a simple tagline; it sums up the way Oswald's people serve their clients, with a focus on not only solving today's challenges but also creating the solutions of the future.

It's also a reflection of the way Oswald has steadily grown through talent development, acquisition and creative client service, always with an eye toward continuous improvement.

Propelling that forward-focused approach are the firm's people. As employee-owners of the company, Oswald's team of professionals are all personally invested in ensuring client satisfaction and empowered to act creatively on their clients' behalf.

Lead and Inspire

Through forward-focused thinking, innovative programs, and a passion for serving others, the leadership team at Oswald is dedicated to securing a successful future for our clients, partners, employee-owners, and communities.



Robert J. Klonk

Chief Executive Officer

"We do more than just sell insurance. There are companies who are in business today because of the type of policies we place. There are employees who work in healthier environments across the country because of the programs we create."

- Nationally known expert in employee benefits and risk management services, including health care reform preparation

David C. Jacobs

President and Chief Operating Officer

"Our drive is to do whatever we can to make our clients successful. We do that by managing their money better, their assets better, their property better and their employees better. What we do is all about client service."

- Broad expertise in property & casualty, personal risk management and employee benefits



Joseph G. DuBois

Chief Financial Officer

"We exist to serve our clients' needs and the needs of those in our community. This is the basis of our core values. We listen, anticipate and respond in protecting our clients' most valued assets."

- Leader of Oswald's finance, human resources, operational process and corporate administration functions

Marc S. Byrnes

Chairman

"We're always moving forward. We have a wonderful, rich history, a great set of traditions and a great group of leaders who preceded us. But today we are a group of 300+ employee-owners with five offices all focused on the future."

- Nationally known expert and speaker on executive benefits, compensation, risk management and M&A
- Served as Oswald CEO from 1998-2012





“Oswald has made it through a Great Depression, two World Wars and some of the most unsettling business environments that any company can endure,” says Chris Connor, chairman and CEO of The Sherwin-Williams Company. “Not only have they made it through, but they’ve thrived.”

Pivotal moments along those years have transformed Oswald and Creech’s partnership into a firm of more than 300 professionals across five offices, with a global reach across six continents.

Creech left the partnership in the 1920s and Oswald Companies became a family venture, with Oswald’s son Robert joining the firm in the 1930s, son Thomas in the 1940s and grandson James Pender in the 1950s.

Broad Service Lines

Oswald’s growth throughout the years hasn’t just expanded its staff and client roster. It has also expanded its areas of expertise, as strategic hires and acquisitions have built a broad base of specialty practices.

The firm is a leader in counseling its clients on property & casualty insurance, with a proactive eye toward minimizing risk. Oswald also develops employee benefits programs and retirement plans that help employers take care of their people while also minimizing risk and cost.

Individuals with significant assets turn to Oswald for personal risk management services, protecting their homes and valued possessions. Life insurance advisory services help Oswald clients ensure a stable future for their families.

“There’s a breadth of product lines that we can offer a client that distinguishes us,” says Oswald president and COO David Jacobs. “We can go deeper with each client because of all of our offerings.”

Though pivotal moments in Oswald’s history have transformed it into one of the largest insurance brokerage firms nationwide, its commitment to client-focused service has never wavered.

When James B. Oswald and his business partner, Harris Creech, launched their business venture in 1893, Cleveland was just a few years shy of its centennial. It was thriving as the 10th largest city in America, with just over 261,000 in population.

The Arcade and Grays Armory had recently opened, and the first cable cars had begun clattering along Cleveland’s streets just a few years prior.

Plenty has changed in Cleveland for more than 120 years, but much has stayed the same at Oswald Companies — including its commitment to providing the highest level of client service by professionals with exceptional talent.

No matter what the area of service, Oswald’s approach is the same – getting to know the client’s business and the goals it hopes to achieve.

“A cornerstone of what we do is understanding you,” says Oswald CEO Robert Klonk. As the global economy has altered the business models of Oswald’s clients — who range from middle-market firms through global Fortune 500 companies – they increasingly require an advisor who can provide seamless global support.



Global Reach

Oswald Companies foresaw the global economy trend in the 1970s when it joined Assurex Global, an exclusive partnership of the most prominent independent agents and brokers in the world.

“Navigating the local jurisdictions of insurance requirements is very difficult,” Jacobs says. “If you don’t have someone who can counsel you, you can really overspend or go underinsured.”

The way Klonk describes it, you could consider the Assurex Global network to be hundreds of “Oswalds” across the world. Your local Oswald partner becomes the link to a world of expertise outside our region.

“It’s a global presence with local service,” he says.



Everyone’s An Owner

What do you do when you don’t get the service you expect from a restaurant or retailer? Most of us would ask to speak with a manager.

That’s an analogy Klonk uses often to describe what it’s like dealing with an employee-owned company like Oswald. Every Oswald employee who picks up the phone is an owner, invested in ensuring client satisfaction and empowered to make choices in a client’s best interests.

“You can tell that when you meet our people,” says Klonk. “You can tell that they truly care about what they do.”

Oswald has been employee-owned since 1985, when Pender chose to invite the entire staff into an ownership structure that had previously only included Oswald family members.

“All of our employees literally have a vested interest in their work,” says Chairman Marc Byrnes. “We don’t have to worry about outside investors or shareholders. That takes us away from what we do best – taking care of our clients and our employee owners.”

That ownership structure fosters an environment of collaboration, instead of one of competition between associates for clients.

“You can’t just take comfort in the person who walks into your office today,” says Stewart Kohl, co-CEO of The Riverside Company, also an Oswald client. “You have to have confidence in the people who will be representing them and you many years from now. That’s why those people and cultural issues become so important in all service businesses.”



PROTECTION & PURPOSE:

www.TaylorOswald.com

Taylor Oswald

Corporate values aren’t words you post in your front lobby and hope come to life. True organizational strength comes when a team embraces the core beliefs of integrity, community and inclusion, backed by the confidence of knowing their employer has them covered at every turn.

Taylor Oswald exists to strengthen organizations through strategic risk management and as partner of Oswald Companies, the relationship allows them to work together as a team utilizing a combined depth of resources, while providing superior service to clients with diverse business needs.

In 2011, Founder and President Eddie Taylor Jr., a recognized Northeast Ohio business and civic leader, combined his business experience and insurance background to partner with Oswald to create this breakthrough initiative in the insurance industry.

“Our goal is to help clients realize a future for your business where expansion and inclusion are not just part of your corporate vision, but instead built into the DNA of every business interaction and transaction,” says Eddie, Taylor Oswald President. “It’s about bringing awareness through action, and living these values each day.”

In addition to Taylor Oswald, in recent years our organization continues to make advances in the industry, including The Oswald Women’s Leadership Council and Initiative – an internal leadership group dedicated to the advancement of women professionals in insurance – as well as other diversity and inclusion initiatives.

These efforts share common goals of supporting growth, diversity and inclusion within our own business, and to advance and protect clients as they also progress in these areas. Oswald has much larger goals of helping to reshape the landscape of the insurance industry, and continues to align itself with the talent, opportunities and strategic partners to move forward.





Community Commitment via In-House Expertise



largest Property & Casualty Insurance brokerages, this means that Oswald, as a company, and as a local office, has the knowledge and accumulated industry experience to empower our clients to do what they do best and rest easy knowing that Oswald will manage their risk management concerns.

Strategic and Comprehensive Approach

No two organizations are built the same, each with their own set of unique business or non-profit needs. That is why our team is committed to intensive collaboration with each client to understand these unique needs, concerns and exposures. A comprehensive and competitive proposal will be delivered only when a thorough review has been conducted and innovative solutions have been created.

A Trusted Partner with Trusted Insurance Providers

The attitude of our Cincinnati office is that a client's role should be focused on their business, not having to be bothered with an insurance claim. That is why our network of insurance carriers work with us to develop the very best solutions tailored to the unique needs of our clients. Oswald takes pride in longstanding, trusted relationships with local and global insurance carriers that seek to provide creative solutions to Oswald's client needs. By developing a roster of trusted insurance providers, Oswald clients are guaranteed best-in-class, specialized solutions, superior products and beneficial outcomes.

“Oswald has made a commitment to the community of Cincinnati by investing in its in-house industry expertise”

Moira Gettens
Market Leader, Property & Casualty
Cincinnati

The Oswald name in the Cincinnati community is represented by personnel that have worked decades within the Property & Casualty Insurance industry. We support our clients with in-house loss prevention, education programing, and a risk management department that provides complimentary insurance contract reviews. As one of the nation's

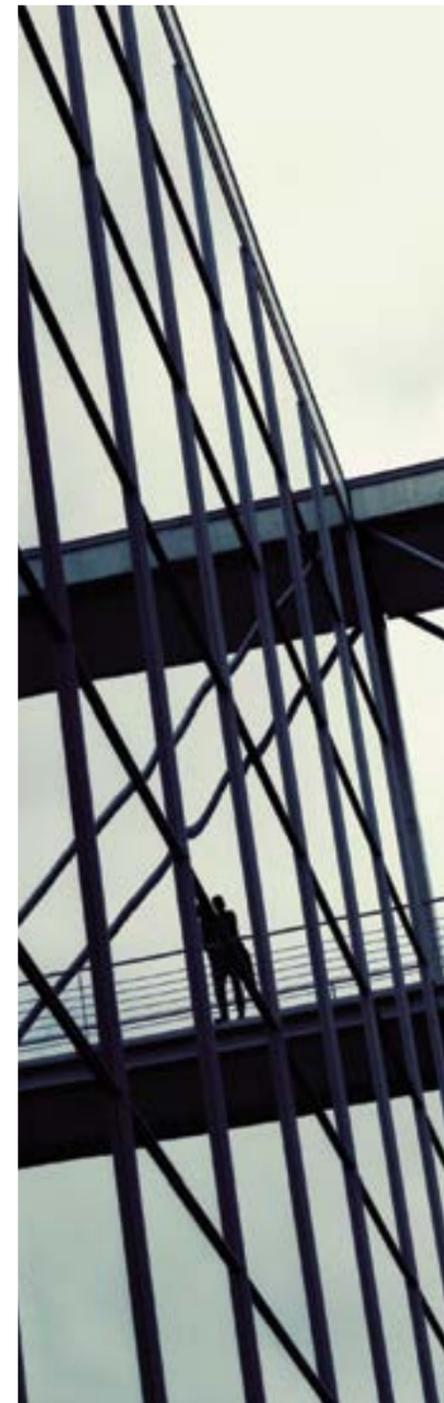
Positive Consortium for All Stakeholders

Because Oswald is employee-owned, our employee-owners believe that this is a positive consortium for all stakeholders - a better work dynamic where everyone is vested. Ms. Gettens explains, “We don't focus on the bottom line, we focus on a threefold relationship between our clients, our insurance companies and us. By concentrating on the relationships and the quality of our solutions, everyone is guaranteed a mutually beneficial experience.”

“We also believe that through an emphasis on innovative techniques to educate and support our clients in tandem with staying in front of the market to offer new and innovative coverage and opportunities, we can provide Cincinnati businesses and non-profits with far more than Property & Casualty Risk Management: we offer our clients the freedom and flexibility to remain true to their organizational values, goals of growth and prosperity.”



Risk Management for Architects and Engineers



Effectively managing risk exposure for the architectural design industry requires a team of liability specialists with proven industry experience. Design professionals have come to depend on Oswald's Cincinnati office to provide risk mitigation services. The Oswald team of professional liability specialists provide insurance, in-house education programs, contract review services and loss prevention consultation to architects, engineers, environmental consultants, land surveyors, landscape architects, construction managers and other professionals within the construction and design industry.

Understanding Unseen Risks: Preparing for Future Success

“Oswald is known for seeing the unseen in all areas of risk management. We help our clients avoid scenarios that would prevent them from focusing on their firm's practice or jeopardizing the firm's reputation,” said Eric Teske, Vice President of Oswald's Cincinnati Architects and Engineers Practice. “Architects and engineers experience claims that are not necessarily from a design or construction error, but from their businesses practices. Our specialized practice is here to lead, educate and navigate our clients toward effective business practices and protocols to proactively address their risks. We are truly a risk management partner that is known by our clients as being an extension of their design firm. That is exactly why we are here.”

Value Proposition: Keep Clients Focused

Because Architecture and Engineering firms have unique, often complex risk management needs, Oswald is prepared to serve with a dynamic roster of insurance solutions, in-house education programs, industry experienced legal professionals and claims representation that efficiently handle issues should they arise. Oswald's value proposition to architects and engineers is concise and clear: by helping clients to avoid claims we benefit their bottom line; time spent on defending a claim is a drain of our client's resources.

“We help our clients avoid scenarios that would prevent them from focusing on their firm's practice or jeopardizing the firm's reputation”

Eric Teske
Vice President
Architects and Engineers Practice

Focus Forward



Charting a course for the future starts with a firm understanding of today.

One of the largest independent and employee-owned firms, we deliver strategic solutions in employee benefits, business and personal risk, life insurance, and retirement plans.

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