

Focus Forward

Get to Know the
People and Passion
Behind Oswald Companies

Oswald centre

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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.





Committed to Community

“We wanted to make a commitment and make that commitment visible.”

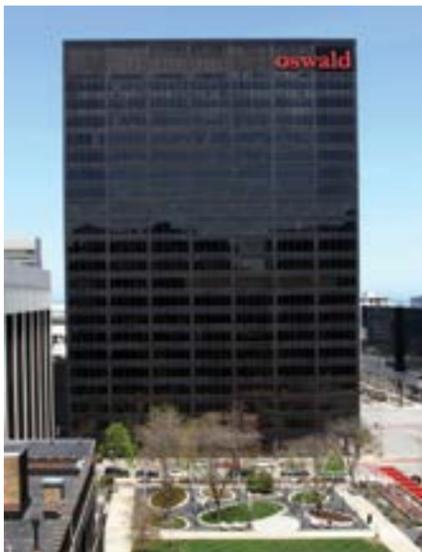
David Jacobs
Oswald President and COO

Cleveland is where Oswald Companies put down its roots more than a century ago and strengthened those roots with its 2013 move to a corporate home on Superior Ave. in the heart of downtown.

The name “Oswald Centre” was added to the existing building at Superior and E. 12th Street that overlooks Perk Plaza, the newly redesigned downtown green space that’s becoming a hub of activity in the NineTwelve District.

The move was in part of an effort to build a one-company culture. “We want to provide a work environment for our people that’s more collaborative.” says Oswald CEO Robert Klouk.

Drawing from the bold red of the firm’s logo, visitors to Oswald’s office are greeted by a reception area dominated by a red wall with marble accents. Signage pays homage to the firm’s core values – passion for excellence, integrity, resourcefulness and commitment to community.



Among working spaces, each area has been created to promote collaboration. Meeting spaces include small huddle rooms, larger meeting rooms complete with SmartBoards and a 4,000-square-foot conference room that seats 75.

A wall of windows facing E. 12th Street brings the energy of the outdoor bustle into the office’s functional spaces, and the outdoor environment of Perk Plaza is an extension of the work underway indoors.

In addition, an upgrade to the firm’s technology strengthens the links between the firm’s offices in Cleveland, Detroit, Columbus, Cincinnati, Akron and Toledo, as well as to its worldwide partners connected through Assurex Global.

Space to Serve

When designing the space where they would work with clients, Oswald’s leadership realized how difficult it was for the nonprofits they serve to find access to similar meeting space.

That’s why the company’s conference centre is available by reservation for its 250-plus nonprofit clients. With a first-floor location and adjacent parking, the Oswald Conference Centre provides a much-needed place for nonprofits to hold meetings and small events.

“This is a way to give back to the nonprofits we serve,” says Jacobs. “There is a real need for this kind of space, especially for the smaller nonprofits without downtown offices.”

It’s just one part of Oswald Companies’ commitment to serving Cleveland’s civic and philanthropic community.

“Oswald is remarkably engaged in everything that’s important to Northeast Ohio, from championing diversity to taking a leadership role at United Way,” says Chris Connor, chairman and CEO of The Sherwin-Williams Company. “Everything that’s important to the Cleveland business community, we can count on Oswald to be right there with us.”

United Efforts

Counted together, Oswald’s employee-owners serve on more than 100 boards aiding causes including health and human services, the arts and children’s charities.

“The people at Oswald have not just big brains but big hearts,” says Stewart Kohl, co-CEO of The Riverside Company. “There is a service ethos at the firm that is very strong and is obviously bred deep in the culture.”



Employee-Owners serving their mission of caring by dedicating time to a local nonprofit during our annual “Day of Caring”.

Every year, the company sets aside a “Day of Caring” when all employees are invited to work together on a common cause.

“Our mission is all about caring,” says Byrnes. “Our goal is to extend our core values beyond our walls and into the communities we serve.”

Playhouse Square has been a valued client for more than 30 years. Oswald was a critical partner during some of the most challenging times in the theater complex’s history.

“At a time when the theaters were in poor repair, they advised us on how to be certain we had the proper risk management in place,” says Art Falco, president and CEO of Playhouse

The Oswald Conference Centre is available to community members by reservation and is free of charge for our nonprofit clients.

Square. “They’ve been a very valuable consultant to us, in addition to being a terrific philanthropic contributor.”

Keeping its new corporate home downtown, improving the building’s existing amenities and contributing to the vibrancy of its new neighborhood — all are part of Oswald’s desire to be a good neighbor in the city where it was born in 1893.



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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