

# *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](http://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.



## Lawyers' Professional Liability Insurance – Specialized Solutions Form Valued Relationships

“To be considered a consultative partner in the field of Lawyers' Professional Liability Insurance, our team in Detroit has developed a proactive approach to doing business with our clients. We work to educate, coach, partner, communicate, collaborate, assess and re-assess policies and procedures so that there is never a time where we are a transactional insurance broker, rather, an invaluable business partner and trusted risk advisor,” said David Kramer, ESQ, Senior Vice President & Practice Leader, Law Firm Practice.

“We feel that we must step up with risk management solutions that are unique to each of our law firm clients and maintain consistent communicative relationships where we advise our clients of current legal trends that will, in turn, assist their clients.”

With over 300 law firm clients nationwide, Oswald's process of building and maintaining client relationships has been built by private practice legal expertise combined with years of specialized risk management and insurance experience.

“From start to finish, we advise our clients on their own client intake approach. We then consult with them to construct effective engagement letters and provide advice on helping them to manage their client's expectations and the costs associated with undertaking representation. It's our job to help law firms manage risks,” said Kramer.

### Relationships Create Opportunities

Oswald delivers value in creating long-term and mutually beneficial relationships between our law firm clients and insurance carriers. By offering these strong relationships to our clients, we can best help to provide innovative solutions that address a client's concerns no matter how niche or unique the law firm. “The strength of our relationships with insurance carriers creates opportunities for our clients; that is one of the main reasons why our clients refer us over and over again,” said Kramer.

### Legal Risk Management: The Future is Now

With more recent and complex risks associated with cyber security, social media, illegal advertising, email security and encryption, technology, and communications, Oswald is staying at the forefront of the legal industry, knowing that the future is indeed, now. “In preparation of the quickening and ever-changing legal climate, Oswald's industry knowledge and ability to provide for our client's growing needs is second to none. Other industry segments where Oswald is prepared with a network of preferred carriers and specialized solutions are Intellectual Property and Consumer Collection Firms.

**oswaldLAW**  
Law Firm Practice

[www.oswaldcompanies.com/lawfirmpractice](http://www.oswaldcompanies.com/lawfirmpractice)

## Oswald Real Estate – No Substitute for Experience

What this means for our clients is an opportunity to partner with the most knowledgeable and very best risk management team in the industry. Patty Cosman, Senior Client Executive for our Detroit Real Estate Practice had this to say about the importance of focused industry experience, “Our team's industry experience means that we can deliver results for our clients because we know how to measure the depth of our client's business. Our industry knowledge breeds innovation in risk management. We have the ability to design solutions with our insurance carriers that simply do not exist without the presence of years and years of experience and industry knowledge.”



Learn more about our  
Detroit office & community at

[www.OswaldCompanies.com/Detroit](http://www.OswaldCompanies.com/Detroit)

### Solutions Beyond Services

As one of the nation's largest independent insurance brokerage and risk management firms, Oswald's Detroit team far exceeds client expectations based on the how of what we offer - solutions over 'just' services. Real estate exposures are not met with 'cookie-cutter' insurance products or mundane customer service. Here's how we differentiate our deliverables:

- **Allocation Reports**

Allocation reports that are customized and specific, i.e. accounting and claims delivered by location and or entity.

- **Market Intelligence**

Oswald clients have the opportunity to leverage our prestigious ecosystem of real estate insurance carriers with their most distinguished and innovative real estate risk solutions.

- **In-House Loss Control**

Oswald maintains a staff of in-house loss control specialists, freeing our clients from the costly burden of their resources.

- **Claim Management**

Our Detroit Real Estate team serves as your claim representative and assists through the claim negotiations and settlements process.

- **Lender Support and Know-how**

Oswald's team of real estate professionals understand the importance of lender relationship management and how to capitalize on one of the most important relationships in the operational partners.



### Real Estate Portfolio: Assets and Opportunities

Oswald leads the industry with our vast knowledge of Real Estate Portfolio Management. Whether it is Retail, Commercial, Industrial, Apartment Complexes or Student Housing, Oswald has been recognized as one of the most trusted firms in real estate asset management because the team has tangible experience in all areas of real estate.

Let's face it, the risk management needs of a Real Estate Development or Management firm are as diverse as the portfolio itself. We view our client's real estate assets as opportunities. Patty Cosman said, “Real Estate companies don't make widgets, they manage assets, so they need to make sure it is a profitable business that never sacrifices protection of their residents. As a representative of Oswald, I take my job, and the assets of my client's personally, and it shows in the business that we do here in Detroit.”

**oswaldRE**  
Real Estate

*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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