

We See Risk, So You See Opportunity

DMBA

DealerShop Members' Benefits Alliance

Savings of

\$1,000

PER EMPLOYEE
PER YEAR

Since 2020

~8%

UNDER MARKET
TREND

Provide Ongoing

Benefits

P&C

401(k)

Life Insurance

ADVISORY SERVICES

Dealershop began looking into the cost of insurance in 2020 and understood that, like our other offerings, we could leverage volume to reduce insurance spend for our customers. We have partnered with Oswald Companies to create the Dealershop Members' Benefits Alliance (DMBA). We advise our customers on employee benefits, 401(k) and P&C insurance. In the first year of participation in the benefits program, we have averaged savings of \$1,000 Per Employee Per Year (PEPY). Since 2020 have continued to manage the total cost of health insurance well under market trend and reduced PEPY by 3%, well under market trend at 7-8% per year.

From early due diligence to full-service we deliver the knowledge and insurance expertise you need to create and sustain a better utilized insurance strategy. We leverage Oswald's resources to bring a disciplined process to your approach to risk management.

Under the DMBA Program, You Will Gain Access To:

- Funding Analysis
- Benchmarking
- Rate Negotiations & Multi-Year rates (if available)
- Access to most national or regional carriers in the marketplace
- Guaranteed rate reductions on ancillary (non-medical) lines of coverage
- Employee Communication Tools
- Benefits Websites
- Benefits Administration Tools
- Wellness Resources & EAPs

Oswald is a privately held, employee-owned risk management company that combines a 129-year heritage with an energized, entrepreneurial culture. Headquartered in Cleveland Ohio, Oswald maintains eleven offices throughout the Midwest & MidAtlantic. As part of the third largest insurance entity in the world, Assurex Global, Oswald belongs to a tightly knit global partnership of select independent insurance brokerage and consulting firms in all 50 states, and with 500 offices on six continents.

WHO IS OSWALD COMPANIES?



EMPLOYEE-OWNED

We are 100% Employee-Owned and Privately Held.



MIDWEST HQ

One of the nation's largest independent brokerage firms with over \$150M In revenues and 12 offices throughout the Midwest and MidAtlantic.



GLOBAL SCALE



600 OFFICES

80 COUNTRIES

DMBA LEADERSHIP

Theresa Skotak
VP DMBA, Dealership

Steve Hopp
Practice Leader, Benefits

Brian Stovsky
Business Development Leader

Mike Gheen
VP, Oswald Financial

Jeff Schwab
Sr. VP, Property & Casualty

CASE STUDIES

Immediate Impact

DMBA partnered with An 80-employee collision center with 59 enrolled on the plan. We performed an initial due diligence and value analysis on the company and identified **over \$89 thousand in savings potential**. Our 45-day marketing review realized an **\$1,879 in Per Employee Per Year savings** in the benefit program.

Return On Growth

DMBA worked with an acquisitive dealership post-acquisition of their newest location. We helped consolidate the plan offerings and showed a reduction of 11% against their renewal for the upcoming plan year.

Due Diligence

DMBA offered transactional due diligence for an add-on acquisition, our M&A team identified that we could improve the plan offerings at similar or lower cost. For the first time, employees had access to a low deductible plan without paying more for their health insurance – due to the high volume of DMBA business already existing with the carriers.

For more information on our value-add process and capabilities please contact

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