



## Meet The Principal® 10 Best Companies

# Cobb Strecker Dunphy & Zimmermann, Inc.

Minneapolis, Minn.

**Type of business:** Provides customized insurance, surety and risk management solutions to construction and design professional industries

**Number of employees:** 67

**Founded:** 1919

**Web site:** [www.csdz.com](http://www.csdz.com)

### Benefit highlights:

- 100 percent employer-paid medical insurance premiums for employees
- 50 percent employer-paid medical insurance premiums for dependents
- 401(k) plan with an employer match of 50 percent up to 4 percent of pay deferred; average employee deferral of 9.2 percent
- Profit sharing plan with an 8 percent employer contribution
- Money purchase plan with a 5 percent guaranteed contribution
- Roth 401(k)
- 100 percent employer-paid premiums for long-term disability insurance
- Medical reimbursement plan

### Percent of employees participating in 401(k) plan:

100 percent

### How they've dealt with rising medical insurance costs:

The company experienced a 19 percent medical cost increase in 2006. "We started a wellness program to help educate and motivate employees to take better care of themselves and their families with the belief it would help improve the overall health of our employees," says Scott Egginton, president, Cobb, Strecker, Dunphy & Zimmermann, Inc.

### Other interesting facts:

- Brings in an outside investment advisor to offer life stage-based educational classes on retirement savings; one-on-one meetings are also available
- Offers a wellness program that includes health screenings, a health club membership discount, on-site discounted Weight Watchers as well as free, on-site yoga and Pilates



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Principal Life Insurance Company, Des Moines, Iowa 50392-0001, [www.principal.com](http://www.principal.com)