

Arrow Freight Management, Inc. Case Study

Located in El Paso, Texas, Arrow Freight Management, Inc., is a transportation and supply chain management company that was founded in 1996 by Alfred “Fred” Urban. For more than 24 years, this family-owned-and-operated business has thrived on core values like communication, continuous improvement and cost effective solutions.



At A Glance

- Client since 2024
- Founded in 1996
- Located in El Paso, Texas
- Transportation and Supply Chain Management
- Family-owned and operated
- ~30 Drivers

“The most critical component of any company, family, you name it, is communications,” shared Fred. So it makes sense that when the company’s current benefits broker was lacking in this key area of service—along with not doing their due diligence to source more cost-effective benefits for Arrow Freight and its employees—the company was open to a change in vendors.

An Opportunity for Continuous Improvement

When Raquel Urban, who is Arrow Freight’s Chief Kaizen Officer and Fred’s daughter, met with representatives from Daybright Financial (Daybright) to discuss a possible change in benefits brokers, the difference was immediately clear. “There was a discussion, there was researching, there were multiple evaluations and having to be able to have that choice, and it was amazing,” shares Raquel.

Ismael Rodriguez, a Daybright Sales Director located in El Paso, shared his strategy on getting Arrow Freight on the right path. “The process to resolve their issues was

really to first analyze their benefits, what they currently had, analyze all the unnecessary fees that the broker was charging them and really start cutting away any fees that we didn't need to have." The analysis highlighted three main opportunities for Arrow Freight.

The Opportunities

Complacent Broker

Had not seen broker in two years.

Broker wasn't proactively sourcing new benefits and had not gone to market for Arrow Freight's benefits the entire time they were serving the account.

Broker was not local.

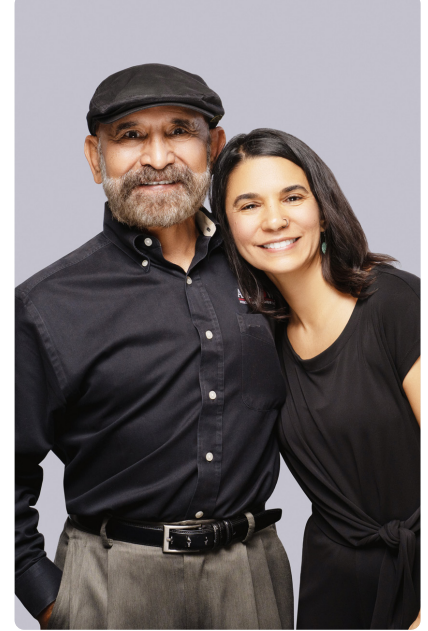
Lack of Benefits Communication & Education

Employees weren't fully aware of the benefits available to them due to lack of broker education and communication.

HR resources were stretched thin due to lack of broker support.

Solutions Were Not Cost-Effective

Unnecessary broker fees



Arrow Freight Management, Inc.'s Current Benefit Lineup

Service

In-person enrollment

Virtual enrollment for drivers

Benefits website

Employee Benefits

Medical Insurance

Dental & Vision Insurance

Long-Term Disability

Short-Term Disability

Life Insurance

Compliance

COBRA

ACA

The Success of Effective Education & Communication

"We were able to place Arrow Freight with a better carrier—on a better network—that cost about half of what they were currently paying for medical. We were also able to save money on all voluntary products and ancillary products as well," shares Ismael.

"The support that we have received from the company is amazing. A perfect example is through the orientation and the open enrollment. I mean, this was probably the best open enrollment I've ever experienced," Raquel reflects.

The Results

Dedicated Client Service & Local Support

Local benefits representative who knows the El Paso area—and is readily available for onsite support

Employees can contact Daybright with benefits questions instead of adding more workload to Arrow Freight's

Cost-Effective Benefits Plans

30-40% cost savings achieved through new medical plan—savings that's directly transferred to Arrow Freight and their hardworking employees

Eliminated broker fees

Education, Communication & Open Enrollment Support

Burden of benefits education and open enrollment offloaded

Saving time and man hours creating an almost hands-free open enrollment experience for HR.

About Daybright Financial

Simply put, we are one of the nation's largest independent, privately held firms specializing in employee benefits, retirement plans and all their associated compliance needs. Since 2008, we have grown by acquiring over 60 local and national firms that have been trusted members of their communities for decades. Independently certified as a "Best Place to Work - USA," we currently serve over more than 18,000 employer groups and 3.6 million plan participants nationally.

For additional information, visit daybright.com

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