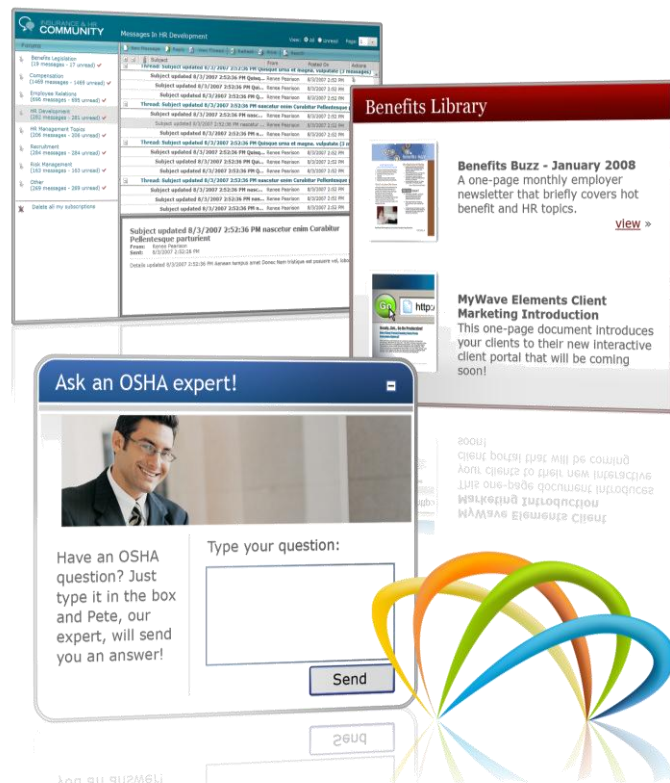




Your New Portal At-A-Glance **Welcome to MyWave Elements!**

With both time and resources at a precious premium, it's become increasingly difficult to do your job, let alone manage insurance costs and stay informed on legislative developments. Commercial Insurance's revolutionary new online tool acts as a springboard from which you can better gather and organize information and data and solve the everyday problems that hamper your ability to work more efficiently and effectively.



Insurance & HR Community **Need Answers Fast?**

Join the conversation! Need a question answered about a COBRA or FMLA issue you are currently faced with? With our Insurance & HR Community, your answer could be a click away! Share information and resources with the Community's interactive forum that allows you to post questions to your peers, provides insight into other users' questions, and enables you to track responses based on topics or individual questions.

OSHA Compliance **We've Got You Covered!**

When it comes to OSHA compliance, we've got you covered. To help you simplify and manage your OSHA reporting, we've gathered the occupational safety resources you need into one easily accessible spot, with functionality and content designed to help you efficiently meet your OSHA reporting needs.

Here are the modules we offer:

Create and Maintain Your OSHA Divisions

Create and edit divisions within your company with this handy one-stop setup tool. Includes the ability to search for and specify SIC and NAICS codes.

OSHA Compliance and Analysis

This module provides you with quick links to OSHA forms 300, 300A and 301, and gives you the ability to analyze the incidents contained within those forms.

Everything You Wanted To Know About OSHA But Were Afraid To Ask

We know you don't have time to hunt around for the OSHA information you need, so we included a link to FAQs, where you'll find useful information about OSHA record keeping guidelines and related resources.

Your OSHA Forms

Need to generate a Log of Work-Related Injuries and Illnesses or a Summary of Work-Related Injuries and Illnesses for a specific division in a specific year? The OSHA forms module enables you to create PDF versions of both OSHA 300 and OSHA 200 forms.



Maintain Your OSHA Log Entries

Edit, view, or delete log entries with the log maintenance wizard, which makes maintenance easy and guarantees that your records are always current.

View Your OSHA Log

Lists all OSHA incidents for your company. View all the pertinent information entered into your OSHA log analysis at any time.

Recent OSHA Incidents

Use the Log's handy at-a-glance view to effortlessly stay up-to-date on your most current entries, viewing all the pertinent information entered into your OSHA Log Analysis.

Generate an OSHA Report

Generate up-to-the-minute OSHA reports, drilling-down by injury type, body part, group or divisions, and time period. The system stores information from year to year, and by tracking work hours, it automatically calculates incident rates and enables you to make comparisons to national averages based on SIC (Standard Industrial Classifications) code as reported by the Bureau of Labor Statistics.

Legislative Guides

Compliance Issues and Answers

Our Legislative Guides modules give you quick answers to tough questions. You are directly linked to an exclusive set of comprehensive guides full of federal and state legislation on topics such as COBRA, HIPAA, HIPAA Privacy, Section 125, and FMLA. Additional information includes Frequently Asked Questions (and Answers), Forms, and Quick Reference.

Here are the modules we offer:

Your Guide to Compliance

Answers to commonly asked questions about COBRA, FMLA, HIPAA, HIPAA Privacy, Medicare Part D, and Section 125 topics.

Staying Compliant with Legislative News

Shows updated benefits information on one specific legislative category. Choose from COBRA, COBRA State, HIPAA, HIPAA Privacy, and FMLA topics.

Compliance Forms

Choose from COBRA, HIPAA, HIPAA Privacy, Section 125, and FMLA documents. Depending on the category selected, you can choose election forms, eligibility forms, and other general forms.

Did You Know?

New questions—and answers—delivered daily about one or more of these topics: COBRA, FMLA, HIPAA, HIPAA Privacy, Medicare Part D, and Section 125.

Quick Links to Compliance

Links to external resources for more information about COBRA, FMLA, HIPAA, HIPAA Privacy, Medicare Part D, and Section 125 topics.

Your Recently Viewed Legislative Forms

Your commonly used forms, right at your fingertips! Choose from COBRA, FMLA, HIPAA, HIPAA Privacy, Medicare Part D, and Section 125 categories.

State Regulators

Locate regulatory information specific to your state. The information available includes the address, phone number, and Web address of the state's insurance regulatory body.

Workers' Compensation State Statutes Connection

Want to learn about Occupational Hearing Loss regulations? Use this module to access workers' compensation statutes for all 50 states.

Document Library

Need That Information Yesterday?

When you need to resource information fast, our Document Library modules provide instant access to a host of downloadable articles covering a variety of topics, exactly when you need them! Articles are conveniently grouped by general category. Benefits categories include Benchmark Surveys & Statistics, Compliance & Plan Designs, and Employee Communication & Education. Business Insurance categories include Cost Containment, Loss Control, Employee Communication, and Studies & Surveys.

Here are the modules we offer:



Benefits Document Library

Access a library of downloadable articles, brochures, forms, and reports covering a variety of insurance-related topics. Choose from Benchmark Surveys & Statistics, Compliance & Plan Designs, and Employee Communication & Education.

Featured Benefits Documents

Highlights the documents available in one specific category.

New Benefits Documents

Showcase new additions to all Benefits document categories.

Business Insurance Document Library

Access a library of downloadable articles, brochures, forms, and reports concerning a variety of P&C-related topics. Choose from Cost Containment, Loss Control, Employee Communication, and Studies & Surveys.

Featured Business Insurance Documents

Highlights the documents available in one specific category.

New Business Insurance Documents

Showcase new additions to all P&C document categories.

Health and Wellness Newsletters

Promote Health at Work...and Play!

The fluid state of today's complex healthcare industry can leave even the best consumers weary, frustrated and groping for answers. Worse, this confusion can cause them to make ill-advised decisions that can prove costly to their health and well being. The Health and Wellness module houses ready-to-print newsletters in four core sections: At the Pharmacy, At the Doctor's Office, Home Care and Your Health Plan – that addresses a wide range of health-related issues. Your employees can learn about the pros and cons of alternative medicines, how to research and choose the right doctor and healthcare facility, how to dispute a claim, and a host of other topics designed to keep them healthy and productive.

HR Resources

Stay on Top of HR Trends

The very name, human resources, implies a commitment to being practical, capable...resourceful. The HR Resource modules speak to this description by putting all of the hot-button subjects that typically appear on a dedicated human resources professional's plate right at their fingertips. The modules provide links to well-known and official industry Web sites that supply information, news and reference material on such human resources-related topics as benefits plans, healthcare, legislation and law and wellness.

P&C Newsletters

Stay on Top of P&C Trends

While some accidents and hardships are attributed to chance – or being at the wrong place at the wrong time – others are not at the mercy of fate and can be avoided if properly prepared for. From driving safety practices and proper boating techniques to conducting organizational meetings that address workplace hazards and potential on-the-job injuries, our ready-to-print P&C newsletters contain informative modules specifically created to help protect your employees both on the job and off.

P&C Resources

Manage Your RM Needs

Due to their sporadic nature, workplace violence and disasters such as wildfires and chemical spills tend to capture the general public's attention only when they transpire—and then wane from their field of vision as the intensity of the event subsides. Such incidents, though, are never off the radar screen of conscientious risk managers, who must prepare for the worst no matter how infrequently—if ever—a tragedy threatens to impact your business. Our P&C modules house an assortment of Web links designed to help you manage your RM and insurance needs on topics including environmental exposures, loss prevention and occupational disease.



Online Services

Busy? Contact Us Anytime, Anywhere

Online services give you a personal hotline to Commercial Insurance. You can request information directly from your portal. The online services modules for requesting updated motor vehicle records, filing auto claim reports, updating fleet options and other vital automotive insurance bookkeeping needs were engineered to minimize keystrokes and maximize your productivity.

Here are the modules we offer:

Report An Automobile Claim

This module enables you to file a loss report.

Request a Certificate of Insurance

This module enables you to request a certificate of insurance.

Update Your Fleet Schedule

We know you're busy, so that's why we constantly look for ways to make your routine fleet insurance requests a bit easier, like processing driver ID card requests online.

Report a General Liability Loss

This module enables you to report a general liability loss.

Request A Motor Vehicle Record

This module enables you to request an updated motor vehicle record.

Report a Property Loss

This module enables you to report a property loss claim.

Posting Modules

Exchange Documents Online

Our document posting capabilities allow seamless sharing of information. You can download and share documents, simplifying updates to reports, worksheets, questionnaires, and policies.

Here are the modules we offer:

Communications From My Broker postings viewer

Shows recently posted documents keeping you up-to-date and compliant. The categories that appear are specific to your unique needs.

Additional Resources

Tools to Boost Your Productivity

Our diverse collection of modules gives you access to a wealth of useful information.

Here are the modules we offer:

Additional Tools for You

Shows a list of the online products available to you, and allows you to log on through a link on the module.

Ask the Expert

Help is just a click away! Keep the communication lines open with a module that enables you to send us an e-mail message.

Your Insurance Plan Information

This module enables you to access your plan information online.

View a Recent Survey

Shows all of the Employee Benefit and P&C Benchmark surveys that have been released in the past year. If a survey is active, you can take it from here. If a survey is complete, you can view the results.

News feeds

Stay current with an RSS news feed. See when your favorite Web sites have added new content. You can get the latest headlines and video in one place, as soon as its published.