

MyWave™ PORTAL

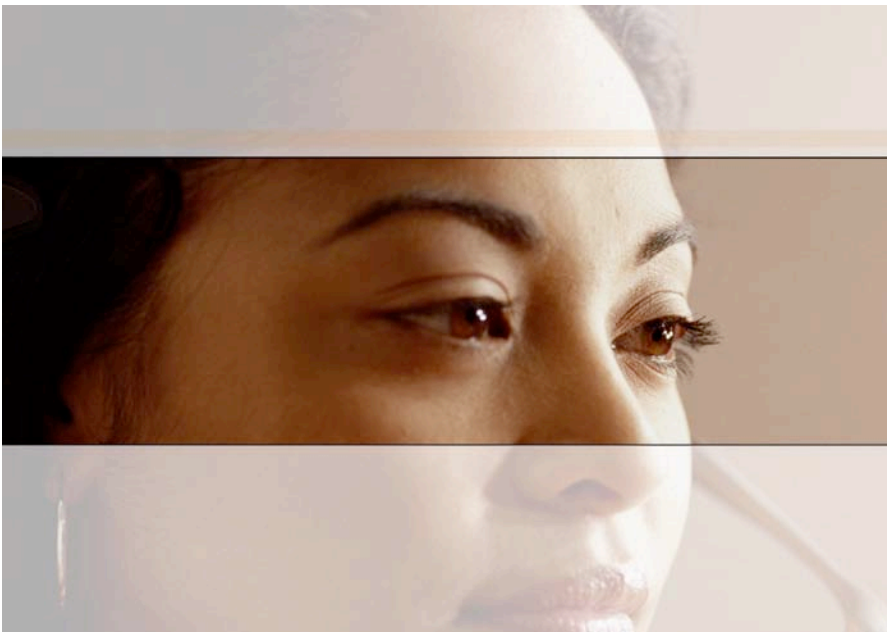


MyWave™ Portal

Click+Connect+Communicate

Welcome to a whole new way of working — MyWave is your personalized Web site that allows you to effortlessly click, connect, and communicate with Passey-Bond Co., Inc..

It's designed to offer you time-saving tools and resources that build convenience into managing your everyday work tasks. Whether you want to collaborate with our agency online, quickly access timely news, information, and resources, or connect with over 100,000 peers in your industry, this is the place to be. It's easily accessible, hardworking, and just one of the many value-added services available to you when you partner with us.



"The Community section allows us to easily find out what other companies are doing in a variety of situations. I can get answers quickly from other colleagues in the industry; the Community has become my personal sounding board."

Trevor, MyWave Portal User, Northeast

Collaboration Center

- Our two-way document posting capabilities allow a seamless exchange of information sharing and collaboration
- Users can download and share documents, make updates, and track a document's history – simplifying updates to reports, worksheets, questionnaires, and policies
- Saves time by allowing you to manage team projects and streamline everyday work tasks

Survey Benchmarking

- Participate in benefit plan and/or P&C program surveys
- Allows you to determine how your plans and programs compare to other employers across the U.S.

Community

- Through MyWave Community, you have access to a vast and knowledgeable network of colleagues from across the country
- Share information and resources via the Community's interactive forum that allows you to post questions to your peers, provide insight into other users' questions, and allows you to track responses based on topics or individual questions
- Community topics include Compensation, Employee Relations, HR Development, HR Management Topics, Recruitment, Risk Management, and Other



"MyWaveRM is the perfect vehicle to further enhance our Safety and Loss Control efforts. The information is absolutely tremendous!"

Scott, MyWaveRM Client User, Mid-Atlantic

MyWaveRM: Efficiency meets Productivity

What's in your current Risk Manager's toolbox? Whether you're looking for flyers to help support your employee safety programs or searching for Workers' Compensation information, our Risk Management Center combines efficiency with user-friendly tools and resources you will use time and time again to streamline your everyday work tasks.

SafetyZone

Look to *SafetyZone* for a series of ready-to-print newsletters covering a variety of industry-related topics designed to support your key safety messages and programs. Content is organized by general category that includes Auto Safety, Employee Protection, Organizational Safety, and Personal Risk Management.

Documents on Command

We speak your language and understand your needs.

When you need to access information fast, Documents on Command provides instant access to a library of downloadable articles, brochures, forms, and reports covering a variety of insurance-related topics — precisely when you need it. Content is grouped by general category such as Cost Containment, Loss Control, and Employee Communications. Or, search by keyword to locate related information. You'll also have access to up-to-date state Workers' Compensation Statutes and related links for quick reference.

Resources

Just as its name implies, Resources offers you quick and easy access to useful, industry-related links and articles from the convenience of your MyWaveRM site. The links are grouped by general category, and you can search the entire library by key word, or restrict your

search to a specific category to find what additional resources are available — fast!

Online Services

Online Services is your personal hotline to our agency, allowing you to instantly e-request often-asked-for information, such as claims report submissions, directly from your MyWaveRM Client Center to our customer service department. Automated requests include:

- Motor Vehicle Record requests,
- Fleet Option requests,
- Certificate of Insurance requests,
- Auto Claim reports,
- General Liability reports, and
- Property Claim reports.

It's online, anytime!



"The MyWaveOSHA is so easy to use and has totally simplified my OSHA reporting process. I can easily keep my OSHA log updated and source information about record keeping guidelines. You have just jumped to the top of my Christmas list!"

Carolyn, MyWaveOSHA User, Southeast

MyWaveOSHA: When it Comes to OSHA Compliance, We've Got You Covered

When it comes to OSHA, compliance is the name of the game. 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.

Logical and Resourceful

The site's intuitive, user-friendly format allows you to:

- Set-up your reporting to reflect the groups or divisions within your company,
- Create accurate OSHA logs for each recordable accident,
- Generate accurate reports on demand and analyze related costs, and
- Compile your annual 300A Summary in seconds flat.

OSHA Log Forms . . . Fast

When recordable accidents happen, you'll know exactly where to go to log your

OSHA incidences. With online access to log forms, you can easily locate and create OSHA forms at the click of a mouse, quickly logging new incidents as they occur. You can also easily edit, view, or delete log entries, which makes maintenance a snap and guarantees your records are always current. Also, with the Log's handy at-a-glance view, you can effortlessly stay up-to-date on your most current entries, viewing all the pertinent information entered into your OSHA Log Analysis at any time.

Reports & Analysis

You'll be able to generate up-to-the-minute OSHA reports, drilling-down by injury type, body part, group or divisions, and time period to include. The system stores your information from year to year, and by tracking work hours, it automatically calculates your incident rate and allows you

to make comparisons to national averages based on your SIC (Standard Industrial Classifications) code as reported by the Bureau of Labor Statistics.

Best of all, with accurate reporting, we will be able to help you spot injury trends and work with you on the right corrective actions to take before they become serious problems.

FAQs: Resources Right When You Need Them

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. This includes:

- Basic OSHA recordkeeping concepts and guidelines,
- Legislative Updates to OSHA compliance,
- Guidelines to Determination of Recordability for OSHA 300, and
- Access to OSHA forms, along with explanations of the OSHA log and its uses.



"MyWaveHR is an extremely valuable resource for us. We particularly appreciate the forms available in the Legislative Guides and the newsletters found in HealthShop."

Julie, MyWaveHR Client User, Midwest

MyWaveHR: Your Electronic Human Resource Assistant

MyWaveHR is the helping hand you need for all your Human Resource needs. Whether you are looking for Legislative information, employee communications, industry-related Web sites, or healthcare, consumer-related information, MyWaveHR has it readily available for you in one easy, convenient location.

Legislative Guides

Looking for quick answers to tough legislative questions? MyWaveHR's Legislative Guides have the answers you're searching for. You will be directly linked to an exclusive set of comprehensive guides full of federal legislation. Complete guides include COBRA, HIPAA, HIPAA Privacy, Section 125, and FMLA. Within each guide, sections include Related Articles, Q&A, Forms, and Quick Reference. A search function is also available to help you easily source information by allowing you to browse all or

only particular sections within each guide.

Documents on Command

When you need to resource information fast, the Documents on Command section of MyWaveHR provides instant access to a library of downloadable articles covering a variety of topics — exactly when you need them! Articles are conveniently grouped by general category and include: Benchmark Surveys & Statistics, Compliance & Plan Designs, and Employee Communication & Education — to help you easily locate all the resources available to you. Or, use its keyword search function to find related documents.

Resources

MyWaveHR's Resources provides useful links and articles to industry-related Web sites —all through the convenience of your MyWaveHR homepage. In

addition, use the helpful search function so you can promptly find all the information you are looking for, as well as any related documents from the Documents on Command section. And if you still cannot find exactly what you need, use the convenient, "contact your broker representative" help link. So many helpful resources — all at your fingertips.

HealthShop

Want consumer, health-related articles in professional looking newsletters to give to your employees in a snap? No problem! MyWaveHR supplies you with HealthShop — comprehensive, consumer information, in ready-to-print newsletters. Topics include, *At the Doctor's Office*, *At the Pharmacy*, *Home Care*, and *Your Health*. Use these newsletters to help your employees make smart and informed healthcare, consumer-related decisions.