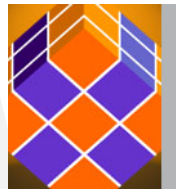


Corporate Benefit Solutions value-added services are what set us apart from other brokers. Simply by partnering with us, our clients are introduced to a wealth of insurance, employee benefits, and human resources tools and information. These services enhance our commitment to strategic planning, expertise, innovation, and technology.



Broker Briefcase™

CBS uses Broker Briefcase, an exclusive online communication library, to help educate our clients and their employees. We can provide you with hundreds of professionally developed, customized announcements, forms, and informative brochures.



Decision Master™ Warehouse

Decision Master Warehouse is a Web-based system that helps CBS meet our clients' data reporting and analysis needs. It lets us detect problems with medical utilization or plan cost, isolate causes of utilization problems, and create money-saving solutions.



MyWave™

Many of our value-added services are extended to you electronically through MyWave, your personal CBS Web site. The site features a Document Posting Center, a headline news service, legislative compliance tools, and a comprehensive Resource Library. Our P&C clients also receive loss control functions, online service requests, and more.



RALLE™ Risk Analysis Loss & Liability Examiner

This comprehensive, Web-based system digs deep into workers' compensation, auto, property, and general liability claims. It lets us provide you with tools and information to help you better manage your insurance costs.



HRconnection™

HRconnection is the most powerful HR communication system available, featuring more ways for you to educate and empower your employees than any other site of its kind.



PartnerRx™

The PartnerRx program gives us access to preferred pharmacy benefits pricing from two leading national PBMs, as well as the expertise and resources needed to better manage your pharmacy benefits program.