Global Reach meets Local Expertise

J.W. Terrill is a member-broker of RiskProNet International - a network of large, independent insurance brokers located throughout the United States and around the world. Through our affiliation with RiskProNet, complete insurance and risk management solutions can be available to you wherever your company conducts business.

With combined annual revenue of $497 million and more than $4.8 billion of annual written premium, RiskProNet is the 5th largest broker/producer organization in the United States. Any similarity with the other "mega-brokers" ends there.

RiskProNet members have a shared commitment - to give top priority to any inquiry or service request from other members. This translates to tremendous value for our clients - the combined benefit and clout of a national firm, with the service and attention of a local broker.

A Strategic Partnership

In today's economic climate the need for a strategic partner to address risk management issues is greater than ever before. Our Enterprise Solutions practice group fills that role.

Our team of professionals comprises a diverse mix of experience and expertise – all with measurable success servicing large accounts. These experts bring years of experience to the table, and are provided the tools and resources needed to deliver world class service.

To learn more about how we can help your company develop a more effective risk management strategy, please contact a Terrill representative.

What do you need from your insurance advisor?

- Deep resources to supplement your risk management team
- Structured processes that reinforce your risk management strategies
- Broad market access to maximize competition for coverages

Through our Enterprise Solutions Services unit, J.W. Terrill works with larger corporations to establish their risk management objectives, position them in the marketplace, and choose the insurance solution that best responds to their exposures and needs.

J.W. Terrill professionals use a comprehensive five-step approach to develop an enterprise risk management plan that meets the specific needs of your organization.

Simply put, our goal is to help our clients in dealing proactively with the business risks that they face now and in the future. We examine the risks, measure their potential impact, and recommend appropriate strategies to manage or mitigate the risks.

www.jwterrill.com
J.W. Terrill professionals use a five-step best practices process to supplement your insurance risk management plan.

**Risk Audit**
Our Risk Audit process identifies opportunities for improvement of your risk management program and gives you the information necessary to make informed decisions.

**Risk Analysis**
- Identification of risk exposures through our Loss Control Profile, GAP Analysis and Claim Cause Analysis
- Contractual Risk Transfer Process Review
- In-depth Coverage Analysis
- Estimation of loss probability using Loss Triangle, Loss Stratification, Loss Target, and Loss Forecasting tools

**Risk Evaluation**
- Total Cost of Risk Comparisons
- Benchmarking
- Feasibility Studies

**Loss Prevention**
The Loss Prevention group provides you a platform of expertise to maximize the effectiveness of your internal safety programs and to assist in negotiating carrier recommendations.

Focusing on Loss Prevention has a significant impact on your company's loss frequency as well as severity.

**Some of the tools used to reduce your losses include:**
- Safety Committee Effectiveness
- Product Quality Assurance Programs
- Audits & Surveys
- Hazard Identification
- Employee Training
- Ergonomic Consulting
- Industrial Hygiene
- OSHA Compliance
- Fleet Safety

**Claims Consulting**
Our Enterprise Solutions professionals will assist you in developing strategies for systematically managing your risks both pre-loss and post-loss. We will be your advocate to assist in:

- Analysis of Accident Trends
- Experience Modification Impacts
- Claims Audits and Reviews
- Reserve Analysis
- Return to Work Programs
- Formulation of Claims Reporting Directive and Manuals
- Vendor Selection Consulting

**Program Design**
At J.W. Terrill we learn about the complexities of your business and understand your tolerance for risk in order to develop a unique risk financing solution that optimizes your capital resources. From this process is born a program design and marketing strategy that addresses your specific needs using tools such as:

- Large Deductibles
- Self-Insured Retentions
- Retrospective Rating
- Captives
- Blended Programs
- Nonsubscriber Programs
- Alternative Risk Funding

**Program Monitoring**
Successful companies are dynamic companies. What works in today's business environment may not work tomorrow.

J.W. Terrill professionals monitor and measure your risk management program for maximum effectiveness. This process continues to evolve as your business changes. In partnership with our clients we continually assess and update the Risk Management Process.

- Quarterly Review of “Action Items” List
- Semi-Annual Stewardship Meeting
- Renewal Timeline

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**Risk Audit**

**Claims Consulting**

**Program Design**

**Program Monitoring**

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**J.W.TERRILL**

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