J.W. Terrill has a team of professionals dedicated to providing superior service to Physicians and Healthcare Groups. Whether your organization is a physician group, hospital, skilled nursing facility, assisted living unit, rehabilitation practice, home health care or any number of patient care services, J.W. Terrill understands your unique challenges and has the expertise and resources necessary to exceed your expectations. Our Employee Benefits, Medical Malpractice and Property & Casualty risk management solutions are designed with your group’s specific requirements in mind.

J.W. Terrill earns the trust and respect of healthcare clients by understanding the healthcare industry, by listening and learning about your specific constraints and objectives, by helping to create a strategic approach to your risk management needs and by following up on each task and project with unparalleled attention to detail.

J.W. Terrill has developed very strong relationships with a broad spectrum of insurance markets and has established an outstanding reputation as a tough, but fair advocate on behalf of our clients. We leverage this goodwill along with our size to negotiate the most favorable financial and service terms available in the market.

Our commitment to Physicians and Healthcare Groups translates to unsurpassed advantages for our clients. Whether your organization is in need of assistance with its Employee Benefits, Medical Malpractice or Property & Casualty programs, J.W. Terrill is your best choice!
Property & Casualty

A healthcare organization’s complex exposures require expert, state-of-the-art insurance protection. J.W. Terrill offers a wide range of insurance products that address many of the most critical exposures faced by today’s healthcare organization and its directors, officers, and employees. Since the early 1970’s, J.W. Terrill has provided specialized insurance solutions to help protect healthcare organizations from financial loss.

J.W. Terrill’s in-depth knowledge of the marketplace, unparalleled loss prevention, and claims services bring consistency to an industry that is ever changing and evolving. As the risk exposures are continually changing, J.W. Terrill continues to offer solutions to meet the needs of healthcare organizations.

- Executive risk protection for healthcare organizations
- HIPAA and EMTALA coverage
- STARK Defense/Civil Fines coverage
- Coverage tailored to each facility/organization
- Specialized machinery breakdown coverage
- Regulatory business shutdown expense coverage
- Workers Compensation for your employees
- Loss Control consultation
- Safety program development/implementation
- In-depth risk analysis
- Claims management

Medical Malpractice

J.W. Terrill has a team of professionals dedicated to providing unique and superior service to Healthcare Organizations.

Insuring the top assets of a Healthcare Organization is about protecting the physicians and their practices. J.W. Terrill designs services to be an integral component of our clients’ insurance coverage – adding value beyond simply an insurance policy.

Through our superior market access, we are able to provide pricing and coverage enhancements that dramatically impact the total cost of risk management.

Understanding healthcare from a business standpoint allows us to be creative and innovative.

The range of services includes, but is not limited to the following:

- A-Rated, financially stable, non-assessable carriers
- Plan designs tailored to the needs of the Physician/Group
- Policy and procedural development
- Combined Professional & General Liability policy forms
- “Tail” coverage (Retirement or Death)
- Clinical risk assessments
- Loss and claims handling support
- Loss and claims tracking
- Quality control and loss prevention assistance

If a health care organization can answer “yes” to any of the following questions, then they may have technology and information risk for which they need coverage.

- Are you digitizing health records?
- Are you implementing a HIPAA data security and privacy plan?
- Are you aggregating increasing amounts of third party data?
- Are you automating information responses (emails for billing, applications, scheduling, reminders, etc.)?
- Are you presenting regularly changing content on your web site?
- Are you offering any information-based services to your patients and partners (newsletters, reports, emails, etc.)?
- Do you provide any online transactions (for prescriptions, payment of services, etc.)?
- Do you rely on subcontractors to help you implement and maintain your information technology systems?
Employee Benefit Services
With the rising cost of benefit programs and the complexity of developing an appropriate plan, choose a consultant who will work with you to control benefits expenditures. J.W. Terrill’s unique depth of knowledge and client-driven commitment to providing quality professional services enables us to look beyond traditional solutions and assess complex planning issues.

J.W. Terrill has the experience and ability to design, market and administer all of your human resource and benefit programs. J.W. Terrill will act as a liaison between client and carrier, monitor strategic data, assess funding mechanisms, evaluate cost effectiveness and evaluate compliance with federal and state laws.

Seek the counsel of a consultant who understands the healthcare industry and who is knowledgeable about your business and your operations. Thorough knowledge of the healthcare industry and active involvement in healthcare associations enables our firm’s insurance professionals to anticipate market needs and positively impact groups through innovative benefit solutions.

Group Insurance Programs
- Medical
- Dental
- Vision
- Life/Accidental Death and Dismemberment
- Disability insurance

Third Party Administration
- Flexible benefit administration
- Claims administration
- COBRA administration

Analytic Consulting
- Benefits benchmarking reports
- Plan evaluations
- Financial analysis
- Demographic analysis

Human Resource Consulting
- HR 101
- J.W. Terrill Seminar Series
- Employee handbook review/development

J.W. Terrill Healthcare
Enhanced Physicians Group Life and Disability

J.W. Terrill’s Healthcare team is dedicated to ensuring medical professionals are provided with the highest quality benefits, products and services. There are significant differences in carriers and contracts that take a level of proficiency to understand. Understanding the nuances of contract language, the organizational structure of Physicians groups, varying compensation programs and the specific duties performed in a sub-specialty are vitally important in determining the appropriate coverage.

Our specialized dedication to the healthcare industry deepens our understanding of the complexity of the Physician business, income flows and fluctuations, profit-sharing and partnerships, bonuses and all high-income scenarios. Our in-depth experience with healthcare groups broadens our knowledge of the daily tasks of every position within each practice and helps in the proper and timely adjudication of claims.

Physician groups are both unique and specialized and require programs that are equally unique, tailored for the specialties and designed to meet the needs of the Physician group. J.W. Terrill Healthcare is equipped with the level of expertise that delivers the best possible representation.

Physician Group Insurance

Basic and Voluntary Life/Accidental Death & Dismemberment (AD&D)
- High benefit maximums
- High guaranteed issue amounts – up to $150,000
- Low participation requirements

Long Term Disability (LTD)
- “Own-specialty” and “sub-specialty” protection
- High benefit maximums and guaranteed issue
- Infectious and contagious disease and progressive illness riders
- Extended earnings and business protection
- Pension contribution and Ability Plus benefits

Short Term Disability (STD)
- Recurrent disability protection
- Seamless STD and LTD transition and integration
- Early notification and prevention

Tailored Solutions
A better fit for your practice, your specialty and your individual needs.

Industry Expertise
All aspects of Medical Professional Liability and Employee Benefits.

Superior Market Access
Creative plan designs developed through strategic carrier partnerships.

Innovative Approach
Cost effective programs and value-added services that help deliver the greatest return.

www.jwterrill.com