



JMW Risk Management Philosophy, Products and Services

Unlike a typical insurance company which may merely defend and/or settle claims, JMW has a strong interest in preventing and/or reducing the severity of a claim. As a company owned by physicians and managed by insurance professionals, we are committed to managing, preventing, and mitigating liability exposure for our members.

We offer risk management services at no added cost to our members. Our risk management department is comprised of registered nurses and attorneys specializing in loss prevention and risk management practices. We offer tools such as comprehensive on-site practice assessments, chart reviews, on-call advice and continuing medical education. Our goal is to assist our members in improving the quality of care provided to their patients, avoiding medical liability claims, and improving the defensibility of claims when they occur.

In addition, our approach to risk management includes creating a cooperative relationship with the patient safety and risk management departments in the hospitals at which our members practice. We believe this cooperation will result in fewer claims and, when claims do arise, encourage a cooperative defense to achieve the best possible outcome for the patient, the physician and the hospital.

JMW Contact Information

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Risk Management

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Practice Assessments

J. M. Woodworth Risk Retention Group, Inc.

Practice Assessments

What is an assessment?

An on-site practice assessment is a comprehensive and interactive review of your practice. It is designed to assist you in identifying potential risk related to patient safety or medical liability. Topics covered include: medical records charting and documentation, office policies and procedures, and administrative and clinical systems. Following the assessment, you will receive a comprehensive report that will include a review of identified strengths and weaknesses, and you will be provided management tools to improve patient safety and lower your exposure to risk.

How do I schedule an assessment?

Simply contact JMW Risk Management by phone or email to request an on-site practice assessment. Once the assessment is scheduled, a letter confirming the visit along with a basic agenda will be sent. Depending on the size of your practice the visit will last anywhere from ½ day to 2 days. You and your staff will not need to be available during the entire visit nor will your practice need to be interrupted.

How is the assessment performed?

The assessment will consist of the following:

- An interview with your practice administrator,
- A tour of your facility,
- Meetings with physicians and administrative personnel, and
- A review of patient medical records (typically we will review five office and five hospital charts per physician).

The practice areas that may be reviewed and discussed during the visit include: medical record documentation, nurse/clinical staff scope of practice, practice safety, office systems (front office and clinical), HIPAA and other regulatory compliance policies and procedures and any other topics requested to be reviewed.



How are the results used?

By participating in an on-site assessment of your medical practice, you will discover areas of strength and opportunities for improvement. Implementation of recommendations for improvement will result in a more successful practice and reduce your exposure to liability. By requesting an on-site assessment of your practice you demonstrate to JMW your commitment

JMW Team

Susan Bugg, BSN, RN

Susan Bugg is the Vice President of Risk Management for The Uni-Ter Group. Ms. Bugg has over 22 years of practice as a nurse along with specialized experience in claims, risk analysis, medical malpractice, and nuclear medicine technology. Prior to joining The Uni-Ter Group, Ms. Bugg was Hospital Services Coordinator of Kentucky Organ Donor Affiliates (KODA) in Louisville. In that capacity, she was responsible for procurement of organs for transplanting, medical education, and research. Earlier, she conducted independent medical malpractice reviews. Her insurance experience included four years with St. Paul Fire & Marine/MMI Companies, Inc. as a Risk Claims Analyst. As a nurse, she worked in medical intensive care, coronary/open heart, surgical, and post-anesthesia care.

Ms. Bugg holds Bachelor of Science Degree in Nursing and Health Science from the University of Louisville, Louisville, KY. She is a Certified Legal Nurse Consultant.

Tonya Dugan, CIC

Tonya Dugan is Sr. Vice President of Underwriting for Uni-Ter Underwriting Management Corp. Ms. Dugan is responsible for the underwriting, pricing and selection of medical malpractice risks (both individuals and groups) for J.M. Woodworth RRG.

to continuous improvement and risk management; and, if you have had claims in the past, the comprehensive assessment will provide a more complete picture of your practice risk.

Following the visit, a report will be mailed to you, which will include specific findings and recommendations. Your feedback regarding the findings and recommendations is welcome.

She has over 15 years of experience in the medical professional liability insurance industry; beginning her professional career as an account manager responsible for the sales, marketing and servicing of medical professional liability policies and within 6 years becoming an Assistant Vice President of a national agency maintaining a book of business with premiums ranging from \$100,000 to \$6 Million. In 2005 she was instrumental in creating an agency by securing a \$32 million book-of-business.

Jonna Miller

Jonna Miller is the Vice President of Claims with Uni-Ter Claims Services Corp. Ms. Miller has spent her entire career handling medical malpractice claims. She was Litigation supervisor and Branch manager of Caronia Corporation in Atlanta before joining Uni-Ter. Her specialty is physician and surgeon's professional liability, but she is also experienced in handling claims involving long term care facilities and hospitals. In addition to holding her adjuster's license in multiple states, Jonna has an ARM designation and has served as an adjunct professor for the Insurance Institute of America, instructing others interested in obtaining this degree. She has taught classes in Risk Management, Risk Control and Risk Financing at Georgia State University.