



About Us

Ternian Insurance Group is an experienced, agile, customer focused agency offering flexible solutions that combine insurance products and self-funded programs with a portfolio of limited benefit products and services.

Our consultative approach and an innovative administrative platform enables us to create targeted benefit and administration solutions including enrollment, premium reconciliation, carrier reporting and payroll deduction feeds.

Our Programs

Limited Benefit Plans

- Hospital Indemnity
- Accident Medical Expense
- Dental and Vision
- Critical Illness
- AD&D
- Short-Term Disability

Total Solution Options

- HealthBasic: limited benefits for small business
- HealthSelect: traditional limited benefits
- HealthAssist: complements Major Medical
- Executive Plans: carve-out groups
- MEC/MVP + Limited Benefits: ACA compliant solution

Ternian programs are customized for employers with large populations of part-time, hourly employees and high turnover rates. Target industry segments include: hospitality, staffing, retail, wholesale, and security.

About AXIS 

Ternian Insurance Group is a wholly owned subsidiary of AXIS Insurance Company.



AXIS at a Glance

ABOUT AXIS

Here, specialty insurance and reinsurance are practiced differently. Passionately. With vitality.

In a world that's ever-changing, it's the companies that are efficient yet adaptable and collaborative yet fearless that are built to succeed. At AXIS, we embrace this challenge by applying the breadth and depth of our experience, coupled with modern analytics, sound financials and a client-centric focus. We're a leading specialty insurer and reinsurer, with offices in key U.S. and international markets.

There's an energy here. It's driven by a company built on a solid foundation and multifaceted by design. We're AXIS, standing at the intersection of stability and vitality.

AXIS Capital Demographics

1,647 Employees

34 Offices

4 Continents

AXIS Total Capitalization 2017

\$6.7 Billion*

Financial Strength & Stability

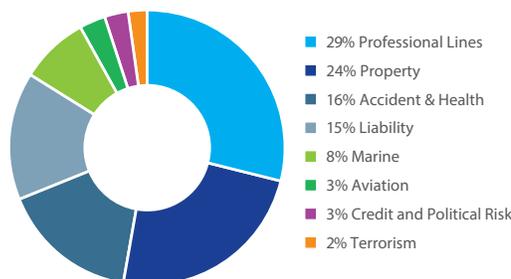
Ratings

AXIS Capital provides risk protection solutions that are backed by the exceptional financial strength and solid claims-paying ability of the AXIS insurance and reinsurance companies, rated "A+" (Strong) by Standard & Poor's and "A+" (Superior) by A.M. Best.

Exceptional Financial Strength (as of 12/31/2017)

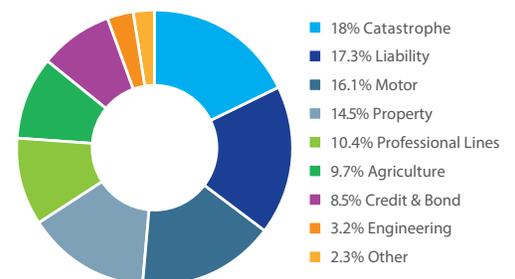
AXIS Insurance

2017 Gross Premium Written = \$3.1 Billion



AXIS Reinsurance

2017 Gross Premium Written = \$2.4 Billion



*Total capitalization represents the sum of total shareholders' equity attributable to AXIS Capital and senior notes.

US insurance coverage is underwritten by AXIS Insurance Company. Coverage is subject to exclusions and limitations, and may not be available in all US states and jurisdictions. Product availability and plan design features, including eligibility requirements, descriptions of benefits, exclusions or limitations may vary depending on state laws. Additional services are provided by third-party agreements and are not insurance.

Payment of claims under any policy issued shall only be made in full compliance with all economic or trade and sanction laws or regulations, including but not limited to, laws and regulations administered and enforced by the US Treasury Department's Office of Foreign Assets Control.

This insurance provides limited benefits. Limited benefits plans are insurance products with reduced benefits and are not intended to be an alternative to or integrated with comprehensive coverage. Further, this insurance does not coordinate with any other insurance plan. It does not provide major medical or comprehensive medical coverage and is not designed to replace major medical insurance. Further, this insurance is not minimum essential benefits as set forth under the Patient Protection and Affordable Care Act. If you don't have minimum essential coverage, you may owe additional payment with your taxes.