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Malpractice insurance is underwritten by NCMIC Insurance Company and NCMIC Risk Retention Group, Inc. Financial products are offered by NCMIC Finance Corporation. Business and Personal insurance is offered through NCMIC Insurance Services, a licensed insurance agency. CA license #0B84564. In NY: NCMIC Insurance Agency. In MI: NCMIC Insurance Services Agency, Inc.



Since 1946, we've been driven by one vision: **We Take Care of Our Own.** We're a company started by chiropractors for chiropractors, when a small group of DCs couldn't find an insurance company that would sell them the malpractice insurance they needed.

Since then, our commitment to chiropractors has never wavered. And to help doctors do more, we've continued to broaden our products and services to help them grow their practices the way they want to.

Our Philosophy

NCMIC underwrites coverage for chiropractors who hold an active chiropractic license, regardless of how they choose to practice, as long as they adhere to the laws of their respective state; provides funding for research projects investigating the efficacy of chiropractic care; and supports all of the chiropractic educational institutions with resources for students' success and institutional development.

**WE TAKE
CARE OF
OUR
OWN.®**

"We Take Care of Our Own" is a registered service mark of NCMIC Group, Inc., and NCMIC Risk Retention Group, Inc.



Malpractice

NCMIC was formed in 1946 to provide doctors of chiropractic with valuable, customized malpractice insurance. Today, we continue to be the leader in chiropractic malpractice insurance. We offer DCs like you outstanding protection you can rely on.

\$60,000 AUDIT AND LEGAL DEFENSE ENDORSEMENT IS AVAILABLE AT NO ADDITIONAL CHARGE

This endorsement includes defense coverage for State Disciplinary Proceedings, Civil Sexual Misconduct Allegations, Wrongful Billing and Related Proceedings (including private health insurance company billing audits), HIPAA and Privacy Related Proceedings, and Quality Improvement Organization Review.

CHIROPRACTIC ENTITY COVERAGE

Protect your LLC, partnership or corporation against liability of alleged negligent acts by you or one of your employees. NCMIC offers both shared and separate entity limit options.

Features

CONSENT TO SETTLE

NCMIC's true Consent to Settle feature means no case will be settled unless you specifically approve. What's more, we never require an arbitration agreement.

CLAIMS EXPERTISE

Our expert defense attorney network understands the chiropractic profession and the complexities of the issues involved with malpractice cases. In addition to our defense attorneys, you'll also benefit from the experience of our professional claims representatives.

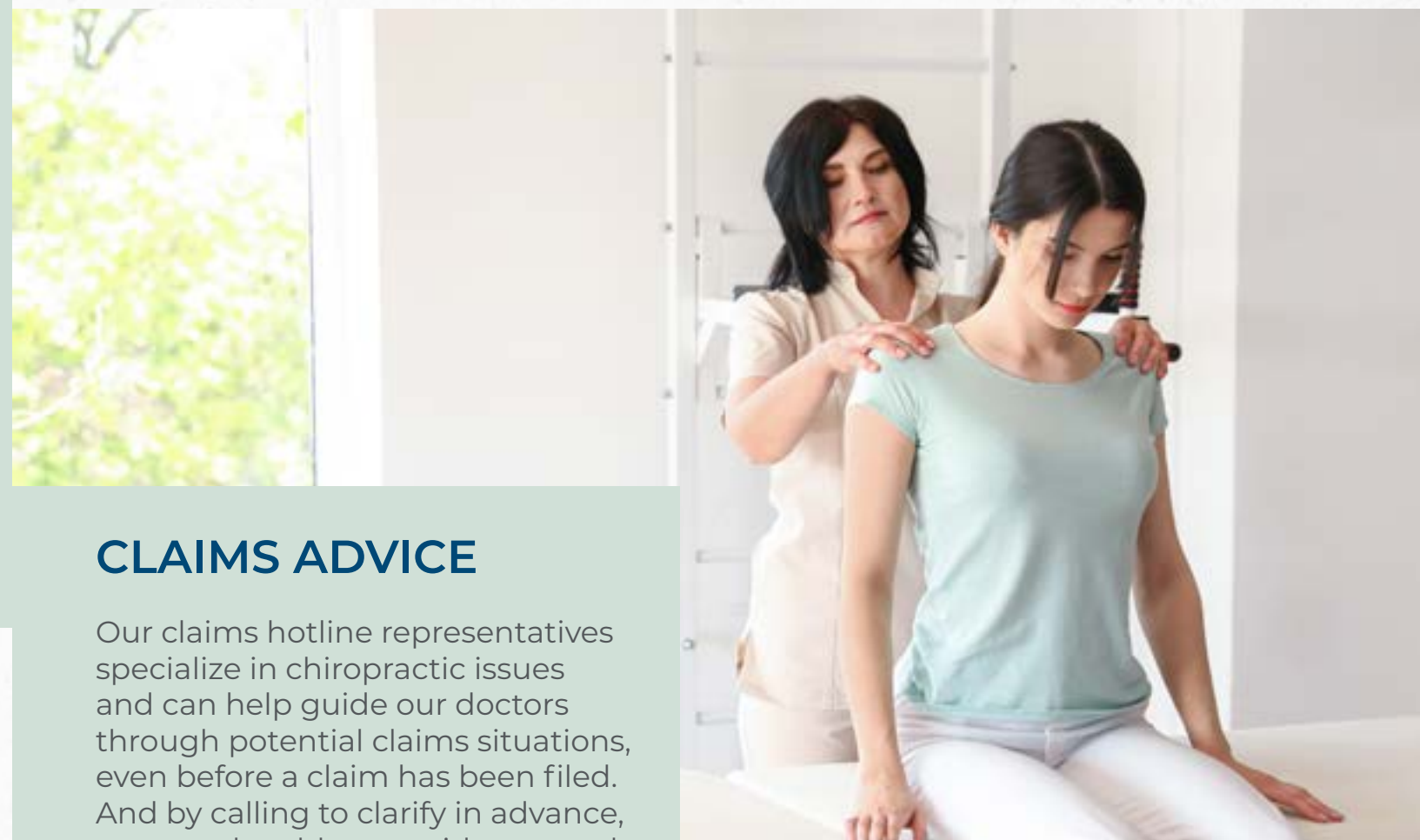
Perks

PREMIUM DIVIDEND

NCMIC doctors of chiropractic have collected a premium dividend every year since 1996 and have received over \$163 million to date.

PREMIUM DISCOUNTS

NCMIC offers premium discounts for new graduates, doctors working part time and more.



CLAIMS ADVICE

Our claims hotline representatives specialize in chiropractic issues and can help guide our doctors through potential claims situations, even before a claim has been filed. And by calling to clarify in advance, you may be able to avoid an actual claim: (800) 242-4052.



Business Owner's Policy

A Business Owner's Policy (BOP) is a policy for small business owners that is made up of a combination of insurances to help provide protection for your practice.



BOP Includes:

- **Property Insurance** to protect tables, X-ray equipment, office furniture, computers and more.
- **General Liability** to provide coverage if you are sued because of slips and falls, libel or slander, or advertising misprints.
- **Product Liability** is important if you are reselling supplements or orthotics under the original label (and not relabeling).
- **Business Interruption Insurance** to help provide income if you have to close your practice because of a covered claim.

Business Insurance

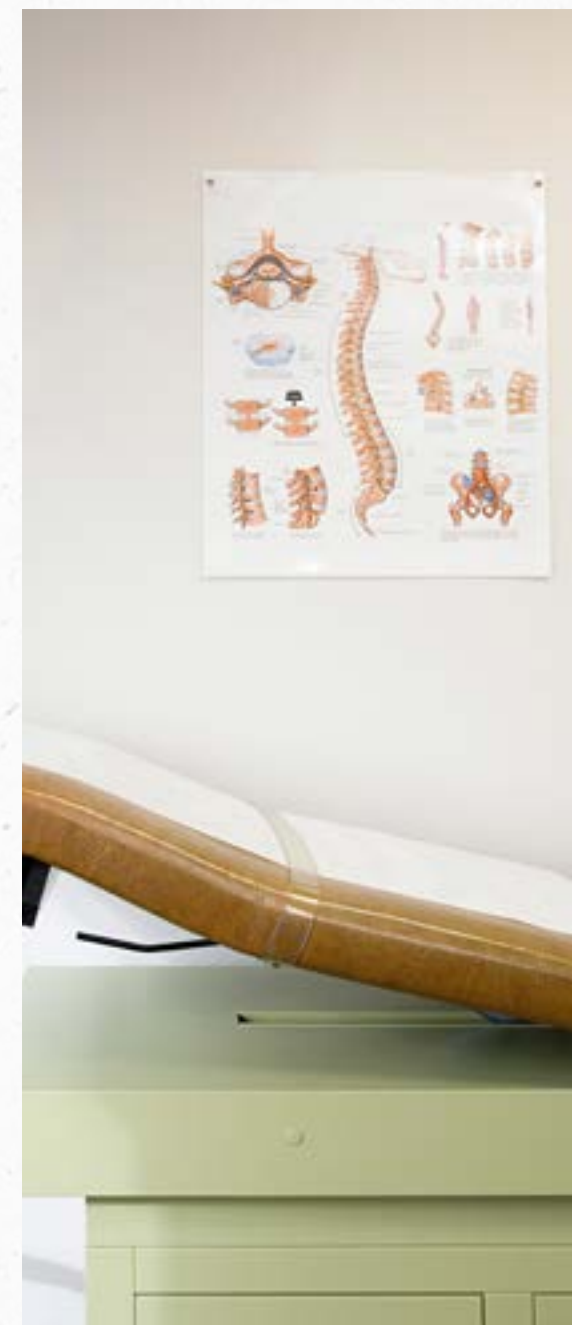
Workers' Compensation



Workers' Comp provides protection for you and your staff if there is a workplace injury. Many states require employers to carry this coverage, but it's a valuable benefit even if yours doesn't.

Coverage includes:

- Benefits for injured staff
- Protection for employers in the event you are sued for damages



Business Insurance

Data Breach Insurance

Whether patient information is jeopardized due to a stolen computer, misplaced papers, or hackers, data breach insurance can help.

Data Breach Insurance typically provides coverage for:

- Defense and liability
- Data recovery
- Credit monitoring services
- Crisis management
- And more



Additional Business Insurance

BUSINESS AUTO

If you have a vehicle registered under your practice, this policy protects you and your business if the car is involved in an accident.

HIRED AND NON-OWNED AUTO LIABILITY

Coverage for vehicles used for business that aren't registered under your practice name: Employees using their vehicle to travel for business, or a car that has been rented, leased or borrowed for company business.

EMPLOYEE DISHONESTY

This policy provides coverage for employee theft of money, securities and/or property.

SURETY BOND

A surety bond is required by the Centers for Medicare & Medicaid for all suppliers of Durable Medical Equipment, Prosthetics, Orthotics and Supplies (DMEPOS).

ERISA

If you offer a 401k or other retirement benefits, an endorsement may be added to your BOP or for higher limits you may need an ERISA bond.

EMPLOYEE BENEFITS

Insurance coverage is available to employers for errors or omissions in the administration of an employee benefit program, including failure to advise employees of benefit programs.

FLOOD AND EARTHQUAKE

Because business insurance doesn't cover floods and earthquakes, these additional endorsements and coverages can help.

Auto Insurance



Whether you've got a sedan or snowmobile, we can keep it covered with:

- **Liability:** Both bodily injury and property damage liability
- **Medical Payments:** Pays medical expenses of injured individuals in your car
- **Collision:** Pays for damage to your car that is the result of a collision
- **Comprehensive:** Pays for losses due to theft or non-collision damage
- **Uninsured and Underinsured Motorist Coverage:** Reimburses you if you are in an accident with an un- or underinsured motorist.



You could save by bundling home and auto!

Personal Insurance



Homeowners Insurance

This helps cover the cost of repairs to your home sweet home in the event of a fire, storm, theft, and more. Homeowners insurance includes:

- **Property Coverage:** Covers repairs due to fire, lightning, windstorms, hail, smoke, freezing, and theft
- **Personal Liability Coverage:** Provides coverage if someone is injured on or off your property, including damage caused by pets

You can also add coverage for debris removal, living expenses, repairs to protect your property from further damage, replacement landscaping, and more.



UMBRELLA INSURANCE

Should you reach the liability limits on personal insurance lines like home and auto, an umbrella policy will kick in to help cover the rest.

[Personal Insurance](#)



Flood Insurance

Standard homeowners and renters insurance doesn't cover flood damage. That's where flood insurance comes in to help protect your home and its contents in case of water damage from a flood. Policies backed by the National Flood Insurance Program are available.



Earthquake Insurance

Similarly, a standard homeowners policy doesn't cover earthquakes, which is where this coverage comes in. In addition to dwelling and personal property coverage, earthquake insurance covers the cost of a hotel and other expenses if you're unable to stay in your home.

[Personal Insurance](#)



Health Insurance

Get individual and family health insurance plans from leading providers through our partnership with Member Benefits. You may qualify for lower premiums through government subsidies.

Group Term Life Insurance*

Group Term Life helps provide protection for you and your family if the unexpected happens.

You can take advantage of:

- Affordable group rates
- Coverage amounts from \$50,000 to \$500,000
- Automatic Accidental Death and Dismemberment coverage
- Coverage for your spouse/domestic partner and children



*The products issued by The Prudential Insurance Company of America may not be available in all states. Coverage under the D.C. Term Life Insurance Plan and Accidental Death and Dismemberment coverage are issued by The Prudential Insurance Company of America, Newark, NJ.

Please refer to your certificate for Plan details, including any exclusions, limitations and restrictions which may apply. Contract series 83500. CA COA #1179. NAIC #68241. The contract holder for this product is the National Business Association for Chiropractors (NBAC). NCMIC Insurance Services, the exclusive agent, is a licensed insurance agency. California license #0B84564. IA license #2002515. In NY: NCMIC Insurance Agency. In MI: NCMIC Insurance Services Agency, Inc.

Accelerated Payment of Death Benefits is a feature that is made available to group life insurance participants. It is not a health, nursing home, or long-term care benefit and it is not designed to eliminate the need for those types of insurance coverage. The death benefit is reduced by the amount of the accelerated benefit paid. There is no administrative fee to accelerate benefits. Receipt of accelerated death benefits may affect eligibility for public assistance and may be taxable. The federal income tax treatment of payments made under this rider depends upon whether the insured is the recipient of the benefits and is considered terminally ill or chronically ill. You may wish to seek professional tax advice before exercising this option.

Personal Insurance

DC Long Term Disability Insurance Plan

If an illness or injury prevents you from earning an income, disability insurance benefits can help cover expenses.

- Monthly benefit amounts from \$500-\$8,000
- 90 or 180-day elimination period
- Eligible if you are under age 60, working at least 30 hours a week, and reside in the U.S.



Issued by the Prudential Insurance Company of America, this valuable coverage is available to members of the National Business Association for Chiropractors.

This plan does include a pre-existing condition limitation. This plan is not available in Alaska. This policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York Department of Financial Services.

North Carolina residents: THIS IS NOT A MEDICARE SUPPLEMENT PLAN. If you are eligible for Medicare, review the Guide to Health Insurance for People with Medicare, which is available from the company.

The contract holder for the D.C. Long Term Disability Insurance Plan is the National Business Association for Chiropractors (NBAC). Please refer to your certificate for Plan details, including any exclusions, limitations and restrictions which may apply. Contract series 83500. CA COA #1179. NAIC #68241. NCMIC Insurance Services, the exclusive agent, is a licensed insurance agency. California license #0B84564. IA License #2002515. In NY: NCMIC Insurance Agency. In MI: NCMIC Insurance Services Agency, Inc.

Personal Insurance



Credit Card Processing

Our payment solutions include desktop terminals, tablet and smartphone processing, point-of-sale systems, shopping cart and website integration, EHR integration and more.



- Compatible with most EHR software programs*
- Plug and play—fast and easy setup
- No application or setup fees
- 24/7 support
- State-of-the-art equipment to use at no additional cost (if you process through NCMIC)*
- Easy online account management

*NCMIC Finance Corporation and the EHR software companies our program integrates with are separate entities, are not agents of one another, and have no authority to bind one another to financial or other contractual obligations. To use the equipment at no additional cost, a two or three-year contract may be required. An early termination fee applies.

MilesAway® Business Credit Card



Our MilesAway Visa Signature is the business credit card designed with doctors in mind. Enjoy a variety of benefits to fit your needs.



PREFERRED

- 9.99% APR + Prime
- 0% APR for the first six months
- Annual fee of \$75, waived after spending \$3,000*
- 1.5 points per \$
- 10,000 bonus points after first use

MilesAway® business credit cards include Visa® Signature Card benefits such as:

- Lost Luggage Reimbursement
- Roadside Dispatch® (restrictions may apply)
- Travel Accident Insurance
- Auto Rental Collision Damage Waiver
- Travel and Emergency Assistance Services
- Concierge Service, a resource to help with finding and booking travel, entertainment, dining and more
- Visa SavingsEdge offering discounts on business expenses

*\$3,000 must be spent on your MilesAway credit card within each anniversary year. MilesAway is a registered trademark of NCMIC Finance Corporation. Other trademarks, service marks and trade names referenced are the property of their respective owners.



Equipment Finance

Whether you're buying new or used equipment for your practice, NCMIC can help with financing.

- Credit decisions within two business hours or less
- Same-day payment to your equipment supplier via ACH
- Upfront contract terms without surprises
- No prepayment penalties



Equipment loans are subject to credit approval. NCMIC and the equipment vendor you select are separate companies, are not agents of one another, and have no authority to bind one another to financial or other contractual obligations. Consult your attorney or financial advisor for specific legal or tax advice before entering into any type of financing arrangement.

Financial

Premium Finance

NCMIC premium financing provides a short-term loan to help you pay for malpractice, property, or casualty insurance. It combines protection for practice and business owners with the convenience of smaller monthly payments. It's a great way to improve your cash flow and preserve working capital.



- Immediate funding of premiums
- Flexible loans
- Low down payments
- Online account management tools

In California, premium financing is offered by NCMIC Finance Corporation of California – California License #2181

Financial



Practice Management Bridge®



Practice Management Bridge is a simple, safe, and secure payment platform for healthcare providers. PMB interacts with your existing EHR system to seamlessly track, manage, report, and reconcile payment information.



Working Capital Loans

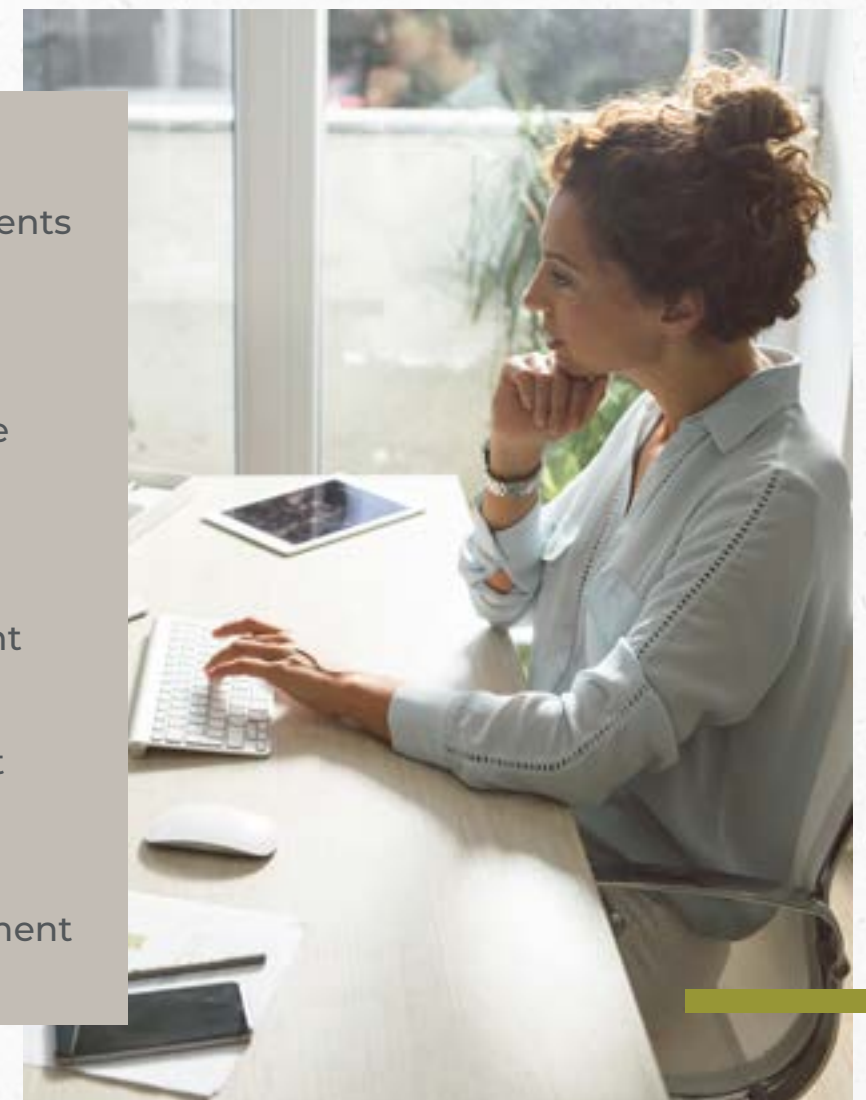
Get money fast for any business reason, including marketing, inventory, hiring, or remodeling.

- Money to your bank account in 24 hours or less
- Credit decisions, loan terms and documents in 2 hours or less
- Cash loans up to \$30,000
- No collateral required
- No prepayment penalties

Working capital loans offered by NCMIC Finance Corporation are subject to credit approval, are for business purposes only and may not be used for personal, family or household purposes. Minimum loan amount is \$5,000. Financing may be subject to a one-time origination fee billed with the first loan payment. When original or electronic signed loan documents are received by 2 p.m. CT, funding can be sent same-day via ACH. Your financial institution may not allow access to funds until the following day.

Financial

- Text-to-Pay
- Online payments
- Contactless capabilities
- Customizable messages
- Auto-posting
- Digital patient registration
- Saves patient credit cards securely
- Flexible payment plans



Practice Management Bridge is a registered trademark of Rectangle Health.

Financial



Bucks for Boards



Getting started can be overwhelming for chiropractic students.

It doesn't have to be! We've helped thousands of students launch their careers with valuable resources, products, and services, such as:

- **Business Plans**
- **Advice from Experts**
- **Negotiating**
- **Networking**
- **Contracts**
- **Ambassador Program**
- **Securing Finances**
- **And more!**
- **Marketing**

We're also on campus at chiropractic schools for Starting Into Practice workshops, Risk Management seminars, and events like Homecoming and Vendor Days.

Starting Into Practice is a registered service mark of NCMIC Group, Inc. The information in the NCMIC Starting Into Practice Program is offered solely for general information and education purposes. It is not offered as, nor does it represent, legal or professional advice. Neither does this information constitute a guideline, practice parameter or standard of care.

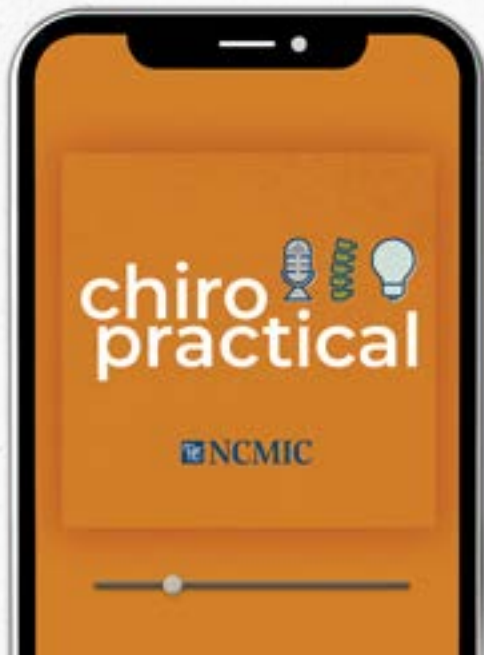
100 students receive \$1,000 every year!

- **Pay for school expenses.** You choose how to spend the award money—whether it's on tuition, supplies, exam fees, or other expenses.
- **Eligibility is easy.** There's no essay and no GPA requirement. If you're a current chiropractic student or have graduated in the last six months, you're eligible!
- **Enter in 60 seconds or less.** All you have to do is fill out the form and hit submit for a chance to win.
- **Enter every quarter.** That's four chances to win every year. (But you can only win once every 18 months!)

Resources

MONTHLY WEBINARS

Visit the webinar section on NCMIC.com to find a library of experts covering a range of topics from sports chiropractic to coding. You will also find our upcoming webinars if you want to attend in real-time. Our webinars are free and a recording is provided to all attendees.

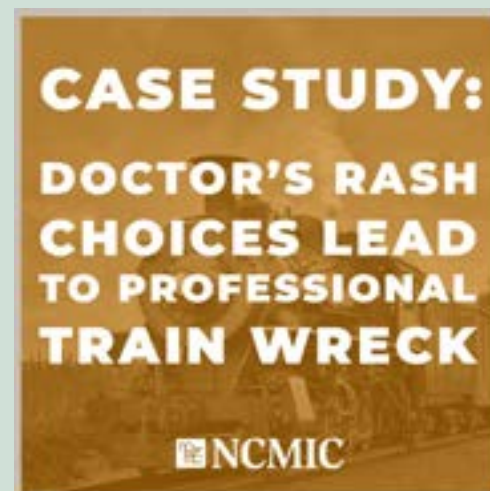


CHIROPRACTICAL PODCAST

As a chiropractor, you've got a lot on your mind. As industry leaders, we know a lot of people who have been where you are. That's why we developed Chiropractical, the podcast where we talk all things DC. Whether we're discussing heavy topics or lighter fare, every episode has one thing in common: It's all practical advice with your needs in mind.

CASE STUDY ARCHIVE

Case studies are a great way to learn what went wrong—and what went right! Visit our archive of real-life case studies (with names and identifying details changed) to read details of cases involving everything from social media and sexual misconduct to strokes and disc herniations.



CONNECT WITH US ON SOCIAL MEDIA



CONTACT

Phone:

(800)-769-2000
Ext. 4200

By Mail:

NCMIC Insurance Company
14001 University Ave.
Clive, IA 50325-8258

Hours of Operation:

Monday - Thursday:
8 a.m. to 5 p.m. (CT)

Friday:
8 a.m. to 4:30 p.m. (CT)

Media Inquiries:

news@ncmic.com
(515)313-4781

Speakers Bureau



You choose the speaker. We'll pick up the tab!

The NCMIC Speakers Bureau works with chiropractic associations, societies, and educational institutions to bring them presentations from more than 40 of the chiropractic profession's most respected speakers with experience in a broad variety of topics.

Best of all, **we cover the cost!**

Certain NCMIC Speakers Bureau programs qualify for continuing education credits and/or risk management discount credits on your policy.

Company

NCMIC Foundation

No one supports the chiropractic profession like NCMIC—and the NCMIC Foundation is just part of that longstanding support.

The NCMIC Foundation, a 501(c)(3) organization, was started in 2003 to help fund chiropractic research and growth of the profession. It began with a major contribution from NCMIC and has grown over the decades with donations from DCs and policyholders.

Since 2003, nearly \$9 million has gone to help funding major chiropractic research projects & education, including:

- **The Bone and Joint Decade Neck Pain Task Force Project**
- **Integrative Healthcare Policy Consortium**
- **Multiple chiropractic fellowships** at universities across the nation including Yale and Harvard
- **Heidi Haavik, DC, PhD**, *Impact of Chiropractic Care on Visuomotor Coordination and Sensorimotor Integration in a Subclinical Neck Pain Population*
- **Logan University study** with Mass General on *Arterial Spine Labeling Brain Response to Spinal Manipulation: An MRI Study*
- **Life University, Stephanie Sullivan D.C., PhD**, *Evaluating the Effect of Team-Based Neuroscience on Depression*
- **National University of Health Sciences**, *Applied Clinical Neuroscience Care Automation of Methods Using Crepitus as a Biomarker for Spinal*
- **Southern California University of Health Sciences**, *Spine Care Project with Apple Care ACO*



Company

A MESSAGE FROM NCMIC PRESIDENT WAYNE WOLFSON, DC:

We at NCMIC wanted to take a moment to thank you for putting your trust in us to insure the things that mean the most to you—your practice, homes, vehicles, businesses and your people. It’s because of you that NCMIC is the largest chiropractic malpractice insurance provider in the country, insuring tens of thousands of doctors in cities and towns far and wide.

We don’t take that designation lightly. Since the beginning, we’ve remained focused on doing whatever we can to support our doctors and the profession, to provide insurance and financial products that demonstrate our unwavering dedication to our customers, and to live by the mission: We Take Care of Our Own.

How do we do it? It’s simple: We know that amazing things happen when we put others first. It’s why we treat all our customers and our co-workers like family. It’s why we serve our community with humility and integrity. And it’s why we stop at nothing to ensure that the future of chiropractic is secure, creating a brighter tomorrow for the next generation of doctors.



Wayne C. Wolfson, DC
President, NCMIC

I’m proud of all we’ve accomplished together. It’s because of these efforts that we’ve been able to offer our policyholders a premium dividend for nearly three decades— that’s more than \$160 million back to our policyholders. That’s an amazing achievement, in my opinion.

I sense that the coming years are going to be some of the best we’ve seen yet at NCMIC, as we continue to support DCs and the profession in innovative ways.

Thank you for being a part of the NCMIC family. We greatly appreciate you and all that you do to advance chiropractic.

Sincerely,

Wayne C. Wolfson

NCMIC Board Members



Mary Ann Cloyd



David Jasmund



Claire Johnson
MSEd, DC, DACBSP,
Phd



Dana Kilborne



Matthew Kowaski
DC



Anthony Lisi
DC



Patrick McNerney



Suku Radia



Mary Selly-Navarro
RD, DC



Gary Tarola
DC, FACO

Senior Management Team



Mike McCoy
CEO



Dave Baccile
Chief Investment
Officer



Tony Dickinson
President - NCMIC
Finance Corp.



Traci Galligan
SVP HR



Scott Gojkovich
Chief Marketing
Officer



Matt Gustafson
Chief Financial
Officer



Keith Henaman
SVP Claims



Chick Herbert
Chief Experience
Officer



Melissa Knutson
SVP Insurance



David Siebert
President -
NCMIC Insurance
Company

NCMIC

**14001 University Ave
Clive, IA 50325**

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