



# Does Your Current Malpractice Plan Stack Up to NCMIC's?

By the time DCs become unhappy with their malpractice insurance coverage, it's often because a claim is not going the way they wanted it to. Make sure you know what kind of coverage you're getting before you're in that situation — and make sure you know what kind of company you're staking your reputation with. We want you to be able to practice the way you want to practice.

**No other company has the expertise, experience or history of success defending DCs that we do. Call your current malpractice insurance company and compare notes.**



**OTHER PLAN**

## INSURANCE COMPANY

Over 75 years of experience in chiropractic malpractice — not just medical	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Supports and insures chiropractic colleges and universities across the U.S.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Founded by Doctors of Chiropractic	<input checked="" type="checkbox"/>	<input type="checkbox"/>
As a mutual company, we answer to our policyholders — not stockholders	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## PLAN FEATURES AND BENEFITS

True Consent-to-Settle feature*	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No arbitration clauses	<input checked="" type="checkbox"/>	<input type="checkbox"/>
All legal fees paid outside policy limits	<input checked="" type="checkbox"/>	<input type="checkbox"/>
\$60,000 Audit and Legal Defense Endorsement at no additional charge†, private insurance audits are included	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Claims-made and occurrence plans available	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Optional tail coverage also available	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## PREMIUM DISCOUNTS

Up to 80% off discount for new DCs	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Claims-Free Record – 3%-20%	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Risk Management – 5%	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Part-time Status – Call for details	<input checked="" type="checkbox"/>	<input type="checkbox"/>



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## CLAIMS/DEFENSE

Claims staff with over 300 years of combined experience	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Over 500 expert defense attorneys in our nationwide network	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Hotline for questions about a potential claim or delicate situation	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## EXTRAS

Premium dividends paid every year since 1996 <sup>‡</sup>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
No membership fees	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Underwriting, claims and service all handled in one place	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Free subscription to the Examiner risk management e-newsletter, including exclusive case studies	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Interactive website with resources, tools and advice	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Access to monthly Chiropractical podcast for DCs	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Free registration to webinars and videos from industry experts	<input checked="" type="checkbox"/>	<input type="checkbox"/>

## ADDITIONAL COVERAGES

Thoughtful coverage that truly matches your situation and specific needs as a DC. <ul style="list-style-type: none"> <li><i>Beware of "additional" coverages offered by other companies that are limited or inadequate for your needs.</i></li> </ul>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
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For more information, call  
**800-769-2000, ext. 3665**

\* Consent to Settle is not allowed by MD. †Subject to underwriting approval. ‡This is not a guaranteed benefit. Policy terms and discounts may vary by state. The NCMIC Malpractice Insurance Plan is underwritten by NCMIC Insurance Company. In the states of Florida and New York, the NCMIC Malpractice Insurance Plan is underwritten and issued by NCMIC Risk Retention Group, Inc. We Take Care of Our Own is a registered service mark of NCMIC Group, Inc. and NCMIC Risk Retention Group, Inc. ©NCMIC 2021 NFL 3665-210179