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WE TAKE  
CARE OF  
**OUR  
OWN.**®



Since 1946, we've been driven by one vision: **We Take Care of Our Own.**

Not only does NCMIC offer the best coverage and defense for our insureds; we are also committed to helping NDs in countless other ways. For over 20 years, we have been proud champions for the entire profession. We support state and national naturopathic associations, the naturopathic education community, and the entire naturopathic profession. We strive to help all NDs do more.

## **Our Philosophy**

NCMIC underwrites coverage for naturopaths who hold an active naturopathic 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 naturopathic care; and supports all of the naturopathic educational institutions with resources for students' success and institutional development.

"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 chiropractors with valuable, customized malpractice insurance. For over 20 years, we've offered naturopathic physicians the same. We offer outstanding protection for NDs that you can rely on.

## 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 experienced defense attorney network understands the naturopathic 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 DISCOUNTS

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

### CLAIMS ADVICE

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

## **\$25,000 LEGAL DEFENSE FOR GOVERNMENTAL PROCEEDINGS IS AVAILABLE AT NO ADDITIONAL CHARGE**

Up to \$25,000 in defense costs are covered for State Disciplinary Proceedings, HIPAA and Privacy Related Proceedings, and Quality Improvement Organization Review.

## **NATUROPATHIC 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.

## **TAIL COVERAGE**

Yes, we offer tail coverage! Claims-made coverage applies to incidents reported during your policy period. Tail Coverage is an add-on that extends protection even after your policy ends, covering late-reported incidents.



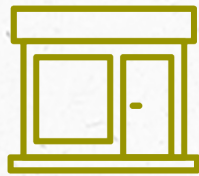
An additional premium applies to tail coverage, unless certain circumstances apply. Discounts may vary by state. Shared limits are not allowed by Connecticut or Kansas.

Business Insurance



# 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 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.

Insurance products, other than the malpractice policy offered by NCMIC Risk Retention Group, Inc., are offered through NCMIC Insurance Services, a licensed insurance agency offering coverage through some of the nation's leading insurance carriers. CA license #0B84564. In NY: NCMIC Insurance Agency. In MI: NCMIC Insurance Services Agency, Inc.

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

# Data Breach & Cyber Coverage

Whether patient information is jeopardized or you're the victim of a cyber crime, this coverage can help.

Data Breach Coverage:

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

Cyber Liability Coverage:

- Extortion
- Lost income
- Lawsuits
- Regulatory Fines





# 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.

## 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 a 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 vehicle
- **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.





# 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.



# 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.



# 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.

# 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



# Working Capital Loans

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

- Money in 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.



# 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.

- 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.



WITH

**STARTING**

**SUCCESS**



[startingwithsuccess.com](http://startingwithsuccess.com)



Getting started can be overwhelming for naturopathic 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**
- **Negotiating**
- **Contracts**
- **Securing Finances**
- **Marketing**
- **Advice from Experts**
- **Networking**
- **Marketing Strategies**
- **Videos and Webinars**
- **And more!**

We're also on campus at naturopathic schools for Risk Management seminars and events like Homecomings and Vendor Days.

Starting with Success is a registered service mark of NCMIC Group, Inc. The information in the NCMIC Starting with Success 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.

# CONNECT WITH US ON SOCIAL MEDIA



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## CONTACT

### Phone:

(800)-769-2000  
Ext. 4200

### By Mail:

NCMIC Risk Retention Group, Inc.  
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

**Website:** [ncmic.com](http://ncmic.com)

## A MESSAGE FROM NCMIC PRESIDENT WAYNE WOLFSON, D.C.:

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 one of the largest naturopathic malpractice insurance providers in the country, insuring doctors in cities and towns far and wide.

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 naturopathic is secure, creating a brighter tomorrow for the next generation of doctors.



**Wayne C. Wolfson, D.C.**

**President, NCMIC**

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 NDs 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 naturopathic.

Sincerely,

A handwritten signature in dark blue ink, consisting of a stylized 'W' followed by a cursive flourish.

*Wayne C. Wolfson, D.C.*

# NCMIC Board Members



**Mary Ann Cloyd**



**David Jasmund**



**Claire Johnson**  
M.S. Ed.  
D.C., DACBSP,  
Ph.D.



**Dana Kilborne**



**Matthew Kowalski**  
D.C.



**Anthony Lisi**  
D.C.



**Patrick McNerney**



**Suku Radia**



**Mary Selly-Navarro**  
R.D., D.C.



**Gary Tarola**  
D.C., 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**

**[ncmic.com](http://ncmic.com)**

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