

ICA Threatened?

YOU BE THE JUDGE

Editorial Staff

The International Chiropractors Association's (ICA's) malpractice insurance company, PHICO, through which approximately 1,000 doctors of chiropractic receive their malpractice insurance, was downgraded by A.M. Best to an E rating ("under regulatory supervision") on August 16, 2001. Prior to that event, ICA began switching their policyholders from PHICO to another insurer (please see "[Chiropractic Malpractice Insurance Co. \(PHICO\) Downgraded](#)").

On that same day, Stuart Hoffman, DC, president of ICA's malpractice insurance buying group reportedly received the following e-mail from Dr. Terry Rondberg, the president and owner of the competing CBS malpractice program:

From: Terry Rondberg [tarongberg@home.com]
Sent: Thursday, August 16, 2001 9:35 PM
To: Stu Hoffman
Subject: PHICO was placed in rehab by the Pennsylvania Dept of Insurance Today
Importance: High
Stuart,
It's time for ICA to endorse the CBS malpractice insurance program. I will be happy to help with a positive PR spin on this mess if I receive an ICA endorsement for CBS in exchange.
This is the third time ICA has lost its program. I warned you several times this was going to happen to PHICO.
Do you have any idea how much this can damage the reputation of the ICA?
How many times did you state how much more financially secure PHICO was compared to CBS?
Now the 1,000 ICA insured who paid for occurrence policies have gambled on you and lost all of their money.
If you want to discuss a plan to promote CBS as the "official" ICA program to save face, now would be a good time.
I will only make this offer the next 24 hours, then the news will be everywhere and I will not be able to help ICA.
NCMIC, NCC, OUM, AJ Gallagher and all the other malpractice sharks are swimming around your sinking ship.
The time to be proactive is now!
Terry

The ICA chose not to comply with the request that they "promote CBS as the 'official' ICA program to save face." Nor did the ICA endorse the CBS malpractice insurance program "in exchange" for "a positive PR spin."

The statement that "the news will be everywhere" was followed a week later with a mass e-mailing of the Pennsylvania Insurance Department's PHICO press release by Dr. Rondberg. The mass e-mail was apparently sent to every DC in the WCA's e-mail newsletter database.

Some have suggested that this might appear to be attempted coercion or even blackmail.

Others might say that it is just aggressive business tactics.

Which is it?

You be the judge.

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