

DC Interview with Candidate Joel Grossman, DC, DABCO

Dynamic Chiropractic Staff

DC: Why should you be elected to the NCMIC board of directors?

Dr. Grossman: My presence on the NCMIC Board of Directors would add a fresh perspective to the established leadership. It would lend balance to important issues and offer true representation from the field practitioner and policyholder, whose views are seemingly often-times neglected. Unlike any other members or candidates, I have no vested interests that would conflict with sound decision making and have had no prior commitments to any faction or political group.

DC: If elected what changes would you implement in NCMIC?

Dr. Grossman: If elected, I would offer the following suggestions for consideration by NCMIC as changes that would reflect the best interests of both the company and the policyholder.

- A re-evaluation of the current premium structure, to potentially offer more competitive rates, consistent with those already available in the marketplace.
- A review of policy terms and language, to determine whether the type of coverage now offered, best serves the needs of our profession, and eliminate any language clauses which might diminish the policyholder's sense of security by providing "escape clauses" for the company, rather than being supportive of any controversial issues.
- Offer additional programs on risk management for policyholders. Use other approved sources besides board membership to offer as speakers.
- Expand programs to include interested attorneys and other insurance carriers.
- Explore adding lay members to board of directors to include individuals with appropriate insurance related backgrounds.
- The establishment of a separate claims pool for states with special laws regarding licensing, to include proprietary drug law states and any other typical state statutes which might reflect a different claims frequency. In this way, a more competitive premium structure could be offered without penalizing the majority of policyholders. Coverage for these items could be offered on an optional basis.

MARCH 1990