

Chiropractic Malpractice Insurance Directory

Editorial Staff

This is a current directory of all of the insurance companies that offer malpractice insurance to members of the chiropractic profession:

BENEFIT SERVICES GROUP, LTD.

Claims Made policy

Serving the chiropractic profession for 17 years

Approximately 500 policyholders

Offered to residents of Florida, Georgia, West Virginia, Missouri, South Carolina, North Carolina, Virginia. Offers sales and service for all of the chiropractor's professional needs.

For more information call 800-438-6673

NATIONAL CHIROPRACTIC MUTUAL INSURANCE COMPANY

Occurrence Policy

Serving the chiropractic profession for 44 years

20,680 policyholders

Offered in 50 states and the District of Columbia. Limits of liability range from \$50,000/\$150,000 to \$1,000,000/\$1,000,000 with discounts for eligible semi-retired DCs and new graduates. It includes a "consent to settle" clause, supplementary claims expense (legal fees) and provides coverage for non-licensed employees.

For more information call 800-247-8043

In Iowa call collect 515-224-3270

OUM GROUP

Claims Made Policy

Serving the chiropractic profession for seven years

3,500 policyholders

Limits of liability include \$100,000/\$300,000; \$200,000/\$600,000; \$250,000/\$750,000; \$500,000/\$1,500,000; \$1,000,000/\$3,000,000. Attendance at Risk Management courses earns premium credits. A.M. Best "A" rated coverage available for chiropractors.

For more information call 800-423-1504

PRINCETON INSURANCE COMPANY

Occurrence policy

Serving the chiropractic profession for six years in New Jersey and for two years in Pennsylvania

Offered to Pennsylvania and New Jersey residents only

The limits apply from the day that the claim was reported as opposed to the day that the incident occurred. Extended reporting coverage is incorporated in the policy and does not have to be purchased separately at the end of the policy term. Limits are available to \$2,000,000/\$4,000,000 at competitive rates.

For more information call 609-452-9404

PROMED INTERNATIONAL, LTD.

Claims made policy converts to occurrence, at no cost, if the doctor is insured with Promed for at least five years prior to retirement

Serving the chiropractic profession for four years

428 policyholders

Offered to California residents only

Only 1 out of every 107 of Promed's insureds have claims against them, compared to 1 out of 23 with other selected insurance companies. Promed offers \$500,000/\$500,000 and \$1,000,000/\$1,000,000 limits with graduate discounts, maternity leave, and preceptor program.

For more information call 714-832-0344

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