



January 26, 2017

Mr. Ron Mensching
Vice President for Business Services
National University of Health Sciences
200 E. Roosevelt Rd.
Lombard, Illinois 60148

Dear Ron:

You asked NCMIC to provide information regarding the practice of Naturopathic Medicine as compared to other healing arts professions from a risk perspective. NCMIC is a nationwide provider of malpractice insurance for chiropractors, naturopathic doctors, medical physicians, attorneys and dentists. As a policy, NCMIC does not release data related to claims as it is considered proprietary information. I am able to provide you with a comparison of rates amongst MDs, DCs, and NDs.

Rates for malpractice insurance are based on actuarial data reflecting the loss experience with other similar practitioners within a geographic area. NCMIC has not developed rates for naturopathic doctors for Illinois because there is not licensure in the state. As a result, NCMIC does not offer malpractice insurance to NDs in the state of Illinois. The following rate information is based on composite NCMIC premiums for naturopathic doctors in Minnesota, Oregon, New Hampshire and Arizona. Rates for medical doctors and chiropractors are based on established NCMIC rates in Illinois and are composite rates across all rating territories. All stated premiums are based on \$1,000,000 per occurrence and \$3,000,000 aggregate limit policies and are annual rates.

Medical doctors:	\$18,646
Chiropractors:	\$3,750
Naturopathic doctors:	\$3,802

Another source of information on incidence of malpractice reports against professionals is the National Practitioner Data Bank. According to a compilation report spanning twenty years from September 1, 1990 through May 22, 2010, there were 16 malpractice reports against Naturopathic Physicians in 11 states. During the same time frame, the report indicates 254,380 malpractice reports against Medical Doctors, 16,316 against Osteopaths and 5,502 against Chiropractors.

Please let me know if you have questions or if I may be of any service to you.

Best regards,

A handwritten signature in cursive script that reads 'Mike Whitmer'.

Mike Whitmer
Assistant Vice President - Chiropractic Insurance Programs