

We Take Care of Our Own: NCMIC and the Story of Malpractice Insurance in Chiropractic.

Keating JC, Sportelli L, Siordia L.

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14001 University Avenue, Clive, IA 50325-8258.

Drs. Joseph Keating, Jr., Louis Sportelli and Lawrence Siordia are to be congratulated for their meticulous and interesting treatise that chronicles the development of chiropractic malpractice insurance in North America. Given the title and publisher, one might assume that the book focuses solely upon the development of the National Chiropractic Mutual Insurance Company (NCMIC). This is not the case. The story of legal protective services for chiropractors is presented from its origins and includes events parallel to the growth of the NCMIC.

This work is fascinating because it views the development of the chiropractic profession in North America from an entirely new perspective, one that has not been offered in previous works. So often, the individual in the field is unaware of the meta-issues that can direct the development of the profession. Certainly, the evolution of malpractice coverage, legal statutes and the protection of individual practicing chiropractors is one of these forces. Most historical articles are either biographies or chronicles of certain events.¹ This book is different, providing a unique and detailed focus on legal and economic issues that forged the chiropractic profession throughout its 109 years. There is no other historical work available today that looks at chiropractic history through such a lens.

The book opens with a chapter dedicated to the very earliest legal and malpractice issues to confront chiropractors at the turn of the 20th century. Of course, the Palmers and Harvey Lillard are featured in this chapter, but the travails of lesser-known chiropractic pioneers such as Thomas Storey, DC, ND and Solon Langworthy, DC are introduced to the reader.

Canadian readers might be particularly interested in the rather haunting similarity between one of DD Palmer's early patients and events that are more current. It seems that Daniel David Palmer, a Canadian from rural Ontario, endured legal proceedings pertaining to the death of one Ms. L. Lewis. According to the authors, DD

Palmer's signature on the death certificate of Ms. Lewis prompted a coroner's investigation, autopsy, and jury trial. Eventually exonerated, the trial left its mark Palmer's reputation and, no less, the profession. Whether they be haunting premonitions of events to come or simple coincidence with recent events is impossible to say. Nevertheless, it makes for a fascinating read.

One of the real gems of the book is chapter two, which is written about Canadian-born Tom Morris, longtime legal defender of the chiropractic profession. In the last 25 years, bits and pieces of Tom Morris' life have been presented and published.^{2,3} However, this chapter is a thorough account of Tom Morris' life and impact on the chiropractic profession and his involvement in the landmark 1907 trial of chiropractor Shigataro Morikubo. This chapter offers an understanding of the social and legal impact of Mr. Morris on the profession of chiropractic.

Most chiropractors are not familiar with Loran Rogers, DC. Yet, he had great influence on shaping chiropractic as it is today. One chapter of the book tells Rogers' story, one of a man passionately driven and tireless in his efforts. Rogers served in many capacities during his career, but should best be known as the long time editor for the National Chiropractic Association's Journal and an early leader of malpractice insurance efforts. This book does a nice job of highlighting his incredible career achievements, including advocating for increased educational standards.

The history of the NCMIC is, obviously, the keystone of this book. Yet, the tale is not one of campy self-admiration, but one of objective introspection. This is especially true when reading the part of the book devoted to the development of the NCMIC. The birth of an organization run by and for practicing chiropractors is revealed. This early idea has been the cornerstone of the NCMIC culture, exemplified in the motto, "We take care of our own."

As an historian, I have always been impressed with the wisdom of Drs. Loran Rogers, Gordon Goodfellow, Frank Logic and others, who not only created a research foundation for the chiropractic profession⁴ but also a malpractice insurance plan that would protect chiropractors. Their incredible vision and efforts gave birth to the profession's most enduring and successful insurance company, the National Chiropractic Insurance Company (NCIC), and Loran Rogers guided the NCIC for its first 25 years. Unbeknownst to many, the NCIC grew out of

the National Chiropractic Association (today's American Chiropractic Association).⁵ However, as time ticked by, the insurance company developed its own sense of autonomy and identity.

For the Canadian practitioner there is less material presented in this book pertaining to the birth and development of the Canadian Chiropractic Protective Association. The CCPA is discussed on a few pages, however the development of this group is not covered in great detail. Fully recognizing that the intent of the book is to highlight the development of the NCMIC in North America, this writer is not surprised at the lack of information presented on the CCPA. However, given the title of the book, which includes the words, "... *the Story of Malpractice Insurance in Chiropractic.*" one might assume to see a bit more on the development of the CCPA.

Notwithstanding the above criticism, the book captures the rich history of the company from the NCIC into the NCMIC and finally the NCMIC Group, Inc. with much detail and a nice collection of pictures. Readers will learn about the many service opportunities that the NCMIC has provided, including research grants, student scholarships, practice management seminars and other educational programs.

Starting as a protective veil for chiropractors in the 1940s, the NCMIC Group, Inc has a colorful and honorable past that is worthy of its own book. Certainly, the perspective offered in this volume is unique, and the scholarship is top rate, as would be expected from the reputation of the authors. This book should be read by

anyone who wishes to have a deeper knowledge of the development of the profession or who desires a greater understanding of the cultural undercurrents of the chiropractic profession.

The views expressed in this article are those of the author and do not reflect the official policy or position of the Department of the Navy, Department of Defense, or the United States Government.

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Bart Green, DC, MSED, DACBSP™
Contracted Chiropractic Physician
Naval Medical Center, San Diego
Marine Corps Air Station Miramar Branch Medical Clinic
Building 2496 Bauer Rd.
San Diego, CA 92128
(858) 577-9951
bngreen@nmcsd.med.navy.mil