Company
- OMS-owned: OMSNIC is a Risk Retention Group (a form of self-insurance).
- Specialized: only insures oral and maxillofacial surgeons.
- Over 80% of eligible OMS nationwide are insured by OMSNIC.
- AAOMS endorses OMSNIC exclusively.
- Financially strong: rated A (Excellent) by A.M. Best Company.

OMSGuard™
- Three components for unmatched OMS practice protection:
  1. OMSGuard Professional Liability Policy. Consent to settle, free tail.
  2. OMSGuard Claims Defense. Powerful and specialized, with OMS oversight.
  3. OMSGuard Risk Management Program. Robust education, training and support.
- Included at no extra cost: cyber liability, personal umbrella, other defense coverages.

Discounts
- New to practice discounts.
- Loss-free discount up to 20% after three years in the program.
- 5% discount for completion of OMS Risk Management Seminar.

Profit Sharing
- Each OMSNIC policyholder is an owner of OMSCap™ Preferred Stock.
- Stock value has increased an average of 13% annually since initial issue in 1992.
  (Note: past performance is no indication of future results)

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OMS GuardTM
Insurance Protection, Evolved.

At a glance
Comprehensive claims protection and strong defense designed exclusively for oral and maxillofacial surgeons.

OMSNIC is OMS National Insurance Company, Risk Retention Group
6133 North River Road, Suite 650
Rosemont, Illinois 60018-5173
847-384-0041 or 800-522-6670
omsnic.com
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OMSGuard™ Only from OMSNIC.

OMSGuard is OMSNIC’s proprietary name for the comprehensive claims protection, strong defense and superior risk management that we design exclusively for oral and maxillofacial surgeons. It is the standard of excellence in nationwide OMS professional liability insurance and the only insurance program for maxillofacial surgeons.

The Power of 3. OMSGuard has three components: the OMSGuard Professional Liability Policy, OMSGuard Claims Defense, and the OMSGuard Risk Management Program. All three are necessary for effective practice protection. OMSGuard offers full front and back coverage for oral and maxillofacial surgeons who fill key roles at OMSNIC as directors and advisors.

Coverage for a Lifetime. To span the arc of your OMS career, the OMSGuard Professional Liability Policy offers flexibility to fit unique practice situations while providing comprehensive coverage. Important features include consent to settle and free tail coverage. For new to practice OMS, pricing is reduced for the first four years of practice. For the seasoned OMS, an appropriate range of policy limits and options are available, including reduced pricing for part time practice. Discounts are available for participating in the OMSGuard Risk Management Program. Since OMSNIC is a nationwide company, where you choose to practice is never a problem. While premiums may vary from state to state, your OMSGuard policy can move with you.

Service and Value. We only insure oral and maxillofacial surgeons, and your needs are our priority. Our responsive, experienced staff provides knowledgeable recommendations and advice. Each OMSGuard policy also includes additional insurance protection at no added cost, like cyber liability, personal umbrella and other defense coverages.

Strong, Specialized Claims Defense. Statistics indicate that nearly one in ten oral and maxillofacial surgeons is sued each year. That means it is highly likely you will have to defend a lawsuit at least once over the course of your career. OMSGuard Claims Defense provides the strongest possible defense throughout the claim resolution process. We have a record of excellence successfully defending OMS for over 25 years. OMSGuard defense attorneys receive specialized clinical training in OMS claims that makes them uniquely effective as powerful advocates. They know the specialty and speak your language.

Peer Claims Review. OMSGuard is the only claims defense managed by OMS for OMS. You can be assured that your claim will be reviewed by practicing oral and maxillofacial surgeons. The OMSNIC Claims Committee is comprised entirely of OMS who understand complex treatment decisions and provide advice to general malpractice insurers whose business interests can conflict with those of the OMS community.

Proactive Protection. OMSGuard Risk Management is the only program dedicated to helping OMS and staff maintain a high level of patient safety while reducing liability exposure. Drawing from OMSNIC’s exclusive database of over 12,000 closed OMS claims, our experts address issues relevant to the OMS practice.

Risk Management Resources. A wealth of education, training and other custom resources are available. Member policyholders and staff can attend live regional seminars or take online courses for CE credits and premium discounts. Other valuable resources include risk management newsletter, dedicated risk managers available to answer your questions, practice assessments, anesthesia drills for OMS staff, and informed consent forms for OMS procedures to download from our website.

The OMSNIC e-Learning Center. This is a powerful risk management education library that provides OMS and staff with courses on demand, in a contemporary and interactive format. Curriculum covers basic risk management as well as emerging issues, and content is written and presented by OMS and legal and insurance experts well versed in oral and maxillofacial procedures.

Sign up to access resources at omsnic.com.

The OMSGuard Risk Management Program

OMSOWNERSHIP. OMSNIC is OMSNIC’s member-only investment plan comprised of OMSNIC Common and Preferred Stock, owned by each of the oral and maxillofacial surgeons we insure. As a risk retention group, OMSNIC is capitalized—and owned—by our OMS members.

Invest in the Specialty. The OMSGuard Risk ownership plan gives oral and maxillofacial surgeons control over the terms, cost and quality of our professional liability insurance. Over 80% of private practice OMS in the United States are OMSNIC owners, and that gives us the power to provide you with a superior alternative to general malpractice insurers whose business interests can conflict with those of the OMS community.

A Valuable Retirement Asset. The OMSGuard Preferred Stock purchase each OMS makes joining OMSNIC is a capital contribution that entitles you to share of OMSNIC retained profits upon retirement. While past performance is no guarantee of future results, ownership in the OMSGuard Plan continues to be very rewarding for our shareholders as well as a valuable retirement benefit. A M. Best recently published data showing that risk retention groups consistently outperform commercial insurers*

OMSOver 25 Years Strong. Founded in 1987, OMSNIC stands for OMS National Insurance Company, Risk Retention Group. OMSNIC is the leading provider of professional liability insurance to OMS, insuring over 80% of eligible oral and maxillofacial surgeons. OMSNIC is the only financial strength is rated A Excellent by A.M. Best, and the OMSGuard Risk Management Program is a key factor in reducing claims and keeping reserves strong. Profits are returned to our member policyholders in the form of OMSCap stock appreciation.

Why was OMSNIC formed? In the mid-1980s, skyrocketing medical malpractice premiums prompted a group of oral and maxillofacial surgeons to determine that a risk retention group, a form of professional self-insurance, was the only way to protect the practices of AADOM members long term. In 1987, the AADOMs House of Delegates approved the concept and formation of OMSNIC.

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Resources for OMS Residents and Faculty. OMSNIC provides an array of valuable training and education resources for the next generation of oral and maxillofacial surgeons. The Resident Surgical Log is an online system for recording surgical experiences and tracking accreditation requirements. OMSNICase is an online archive of real patient case studies submitted by residents, faculty and clinicians for use in teaching seminars, resident rounds and other learning contexts. The Resident Risk Management Course Series is education designed specifically for residents, who can also access the full OMSGuard Risk Management online course catalog.

Protecting Our Own. The OMSNIC perspective is uniquely OMS-centric. Owned and operated by oral and maxillofacial surgeons, we know the most effective ways to protect your practice, your reputation and your future. Practicing oral and maxillofacial surgeons fill integral roles at OMSNIC in claims review, resource development, risk management education and corporate governance. Our founding mission continues to drive us forward, Defending the Specialty. No other insurance company does it better.

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