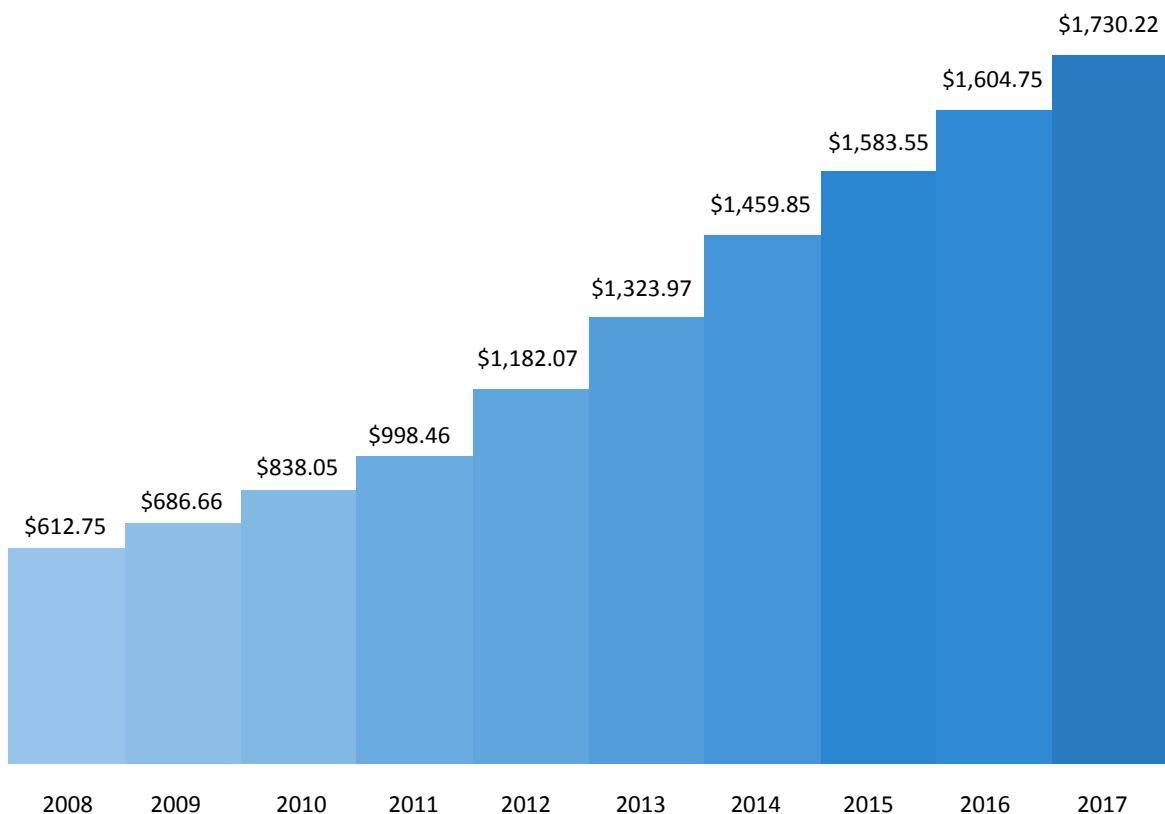


The OMSCap™ Plan

OMSCap is the OMS-only investment plan comprised of OMSNIC Common and Preferred Stock, which is 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. Over 83% of private practice OMS in the United States are OMSNIC owners.

OMSCap includes OMSNIC Common Stock ownership, which gives oral and maxillofacial surgeons control over the terms, cost and quality of our professional liability insurance.

The OMSCap Plan also includes OMSNIC Preferred Stock, which each OMS purchases upon joining OMSNIC. This capital contribution entitles you to your share of OMSNIC retained profits upon retirement. While past performance is no guarantee of future results, ownership of OMSNIC Preferred Stock in the OMSCap Plan continues to be very rewarding for our shareholders as well as a valuable retirement benefit. The Preferred Stock value is set on April 1 of each year, with price per share determined by the prior year's audited financial results.



The OMSCap Plan
OMSNIC Preferred Stock Price Per Share
(As of April 1st of Each Year)