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OFFERING SUPERIOR PROTECTION WITH

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You Have A Choice In Malpractice Insurance

MedPro remained when most malpractice insurance companies were leaving the oral surgery marketplace – and OMSNIC was just starting out. Why should that matter to you? Because if you experience a malpractice claim or want to manage risk in your practice, we have the longevity and experience you can count on. After all, we were doing this long before our closest competitors – nearly four times longer to be exact – and we'll be doing it long after.

OMSPreferred POWERED BY MEDPRO GROUPMedPro's OMS book has **grown over 70% since 2011**

FINANCIAL STRENGTH

As a Berkshire Hathaway company with an A.M Best financial strength rating of A++ (Superior), MedPro has nearly 120 years of experience in this industry. MedPro's stability ensures that the company is well-positioned to protect oral surgeons well into the next century. It's a promise we feel confident making.

FLEXIBLE POLICY OPTIONS

MedPro offers oral surgeons options that extend beyond a one-size-fits-all policy. Whether you're new to practice or you've been practicing for 30 years, if you're adding an Associate (or two) or moonlighting, MedPro's varied policy options are designed to fit your unique needs. MedPro allows you to switch your existing Claims-made policy to Occurrence without purchasing expensive tail coverage or causing any gaps in coverage. That said, if a Claims-made policy is the best fit for you, MedPro's Claims-made policy allows you the flexibility to retire at any age – unlike other carriers. (MedPro requires that you've had a mature Claims-made policy for one year with us before you make the decision to retire.)

UNRIVALED CLAIMS DEFENSE

Unlike other OMS providers, MedPro's depth of experience extends beyond oral surgery. Not only are we experts in defending claims against you and your OMS peers, we are trusted to protect a wide range of healthcare specialties and facilities. You can rest assured knowing you're protected by the best.

PURE CONSENT TO SETTLE

Throughout its century-plus history, MedPro has offered insureds a pure consent to settle provision. That means if a claim against you goes to trial, you have the final say regarding settlement. MedPro won't force you to settle. This provision is so popular among your peers that other carriers (including OMSNIC) have adopted it in recent years. Perhaps they're starting to see what MedPro has known from the start—this is your career and your livelihood. Should a claim go to trial, you should be the one to decide when (or if) to settle. Your insurance carrier shouldn't make that decision for you.

CYBER AND PRIVACY LIABILITY INSURANCE (at no cost to you)

We continue to develop options that address emerging issues related to cyber liability (\$50,000 limit coverage already included in your coverage). [Click here](#) to learn more.

PRICE

MedPro's OMS Preferred program does not require a capital contribution, which reduces your malpractice insurance costs, giving you the ability to invest the savings wherever you choose.

OMS Preferred

BY MEDPRO GROUP VS. OMS NATIONAL INSURANCE COMPANY, RRG

	MedPro Group	OMSNIC
Years in business	118+	30+
Makes you pay capital contribution	NO	YES
Can convert your policy to Occurrence	YES	NO
Years you must be insured before eligible for free tail coverage (for Claims-made policyholders)	1	5
OMS-specific Panel of defense experts and attorneys nationwide	YES	YES

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A.M. Best rating as of 7/14/2017. Dental claims closed without payment data is MedPro Group internal data (2013-2017). Dental trial win rate data is MedPro Group internal data (2012-2016). All competitor information derived from financial statements, regulatory filings and competitor websites and is current as of 1/23/2017. This comparison is an educational tool designed to help you learn about the insurance coverage and the various details you may want to consider when selecting your healthcare liability policy. We value data integrity. If you believe that any information is incorrect, please contact us. In order to qualify for a free tail you must have a retroactive date at least 48 months prior to the date of retirement. The Convertible Claims-Made product will be offered by the Company, subject to its underwriting guidelines. If coverage is canceled during the three (3) policy years subsequent to the issuance of the Convertible Claims-Made product, insureds will owe the actual amount of premium that would have been charged for a separate extension contract had one been purchased at the time of the issuance of the Convertible Claims-Made product, subject to the terms and conditions of the policy. The additional premium shall be calculated at the filed rate for an extension contract endorsement at the time the Convertible Claims-Made product was issued and is due sixty (60) days from the date of cancellation. MedPro Group is the marketing name used to refer to the insurance operations of The Medical Protective Company, Princeton Insurance Company, PLICO, Inc. and MedPro RRG Risk Retention Group. All insurance products are administered by MedPro Group and underwritten by these and other Berkshire Hathaway affiliates, including National Fire & Marine Insurance Company. Product availability is based upon business and regulatory approval and may differ among companies. Visit medpro.com/affiliates for more information. ©2018 MedPro Group Inc. All Rights Reserved.

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- Sleep Centers
- Urgent Care Centers

ABOUT MEDPRO GROUP

— a Berkshire Hathaway company

As the nation's first provider of healthcare liability insurance, MedPro Group has protected the assets and reputations of the healthcare community since 1899. With over \$1 billion in annual premium and more than 200,000 clients, MedPro Group is the national leader in customized insurance, claims and patient safety & risk solutions for physicians, surgeons, dentists and other healthcare professionals, as well as hospitals, senior care and other healthcare facilities.

