

6 reasons OMIC is the best choice for ophthalmologists in America.

Consistent return of premium.

1 Publicly-traded insurance companies exist to make profits for shareholders while physician-owned carriers often return profits to their policyholders. Don't underestimate this benefit; it can add up to tens of thousands of dollars over the course of your career. OMIC has one of the most generous dividend programs for ophthalmologists and has returned more than \$20 Million to our members through dividends.

Leader in the industry.

2 A-rated by AM Best, OMIC is ranked #1 among 50 malpractice insurance companies in America for financial stability. No other carrier has matched OMIC's consistent financial performance with regard to both combined and operating ratios, the two most relevant financial measurements for an insurance carrier.

Best at defending claims.

3 An ophthalmologist pays nearly half a million dollars in premiums over the course of a career. Premium paid is directly related to your carrier's claims experience. OMIC has a higher win rate taking tough cases to trial, full consent to settle (no hammer) clause, and access to the best experts. OMIC pays 25% less per claim than other carriers. As a result, OMIC's base rates have consistently averaged approximately 15% lower than multispecialty carriers in the U.S.

Largest insurer in the U.S.

4 OMIC is the largest insurer of ophthalmologists in the United States and we've been the only physician-owned carrier to continuously offer coverage in all states since 1987 (pending in WI). Our fully portable policy can be taken with you wherever you practice. Should you move to a new state or territory, you're covered without the cost or headache of applying for new coverage.

Expertise unmatched.

5 OMIC's sole mission is to serve ophthalmology. The premier source of ophthalmic claims data and loss prevention materials, OMIC's member hotline is the most used ophthalmic consultative service of its kind and OMIC.com is the most visited web site in America for ophthalmic risk management advice and patient consent documents.

Supporting your specialty.

6 OMIC was founded by members of the American Academy of Ophthalmology nearly a quarter century ago and is the only carrier sponsored and endorsed by AAO. OMIC is also endorsed by 40 other ophthalmic societies. The OMIC partnerships with state and subspecialty societies qualifies their members for an exclusive 8% premium credit. Contact your state society for details.

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