



October 3, 2024

AOA Excel  
Mr. Bob Kehm  
243 N. Lindbergh Blvd.  
St. Louis, MO 63141

RE: Malpractice Insurance Rates

Dear Bob:

Thank you for your inquiry regarding Malpractice Insurance rates for Doctors of Optometry. At Lockton, we work to insure over ten thousand Doctors of Optometry nationwide. The Malpractice Insurance rates currently being charged reflect the scope of practice in the respective state along with historical loss experience for optometrists across the country. Malpractice Insurance rates are subject to change based on updates to the scope of practice or material change in the historical loss data for each respective state.

A small rate increase was implemented to our program in January 2022. Increasing the rates protects the financial viability of the program, which in turn allows for us to continue to offer cost effective coverage. This was only the second rate increase in the history of our 12-year program and we expect there to be no further rate increases or shifts in our Malpractice Insurance Rates for doctors of Optometry in the immediate future.

Should you have any questions or concerns on this matter, please do not hesitate to contact me.

Thank you,

A handwritten signature in black ink, appearing to read "Kevin Johnson".

Kevin Johnson  
Senior Vice President  
Lockton Affinity, LLC