



California Optometric Association

2415 K Street Sacramento, California 95816
916.441.3990 800.877.5738 Fax 916.448.1423 www.coavision.org

Dear Member:

As president of the California Optometric Association (COA) I have been made aware of the messages that the American Optometric Association (AOA) continues to send to our members about their dissatisfaction with Marsh, and the subsequent marketing of their new professional liability program.

The confusion is that in California we have our own relationship with Marsh and offer **an independent professional liability and business insurance program completely separate from AOA**. This COA-sponsored insurance program, as well as others through our relationship with Marsh, has provided significant non-dues revenue for our Association.

COA has been quite satisfied with our rights under our own individual agreement with Marsh. We have worked closely with Marsh for more than 10 years on all our insurance programs, during which time we have enjoyed the benefit of professional consulting, excellent client service, and transparency in all our dealings. Furthermore, programs offered through Marsh are vetted by your colleagues, through the COA Sponsored Services Committee.

While we do not wish to become involved in AOA's issue, these AOA exchanges may have a potentially negative impact on our members who participate in our professional liability program. **Please be assured that if you purchased your professional liability insurance through COA and Marsh, you do not need to take any action or respond to any communications from AOA.** Your COA professional liability insurance is not at risk and will not terminate on June 30, 2010 regardless of any implication otherwise contained in AOA's letters. However, if your insurance has been through AOA and Marsh, you would need to take action. To confirm that your insurance is through COA's program, please call our partners at Marsh at 800-775-2020.

Again, I want to reiterate that the Marsh program in California is separate from AOA. Marsh has always been an excellent partner of ours and continues to be a significant supporter of COA. Know that you are also supporting COA through your participation in a COA-sponsored insurance program.

To confirm that your insurance is through COA's program, please call our partners at Marsh at 800-775-2020. If you have any other questions or concerns about this issue, please call COA at 916-441-3990 and ask to speak to COA's Director of Finance and Administration Rose Smoot.

Sincerely,

A handwritten signature in black ink that reads "Harue J. Marsden".

Harue J. Marsden, OD, MS, FAAO
President

For more information about COA's sponsored insurance programs through Marsh:
<http://www.marshaffinity.com/assoc/coa.html>

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