



COOPERATIVE OF  
AMERICAN PHYSICIANS

## A Smart Alternative to Traditional Medical Malpractice Coverage

### *Our Expertise ... Your Cost Savings*

For more than three decades, the **Cooperative of American Physicians, Inc. (CAP)** has provided California's finest physicians with superior medical professional liability coverage through its core product, **Mutual Protection Trust (MPT)**.

Over 10,500 members strong, CAP offers physicians a distinctive program that may **save you up to 30 percent over your current malpractice carrier**. CAP is – and always has been – physician owned and physician governed, so we have your best interest at heart.

### *What Makes CAP So Unique – And Cost Effective?*

Qualified physicians purchase medical professional liability coverage through MPT by joining CAP – a California consumer cooperative established by physicians in 1975 to combat the escalating cost of medical professional liability coverage. Instead of paying premiums to an insurance company, CAP physicians agree to support each other through the unique and time-proven MPT financial arrangement, which has earned MPT a **Best's Rating of A+ (Superior) for four years straight**.

CAP's high-caliber membership, disciplined underwriting, proactive risk management philosophy, experienced claims staff, and exceptional legal representation enable it to offer its members highly competitive rates. In fact, most CAP members are paying the same for coverage today as they did 10 years ago!

### *Membership Highlights*

- Medical professional liability rates typically 20 percent to 30 percent lower than other quality providers.
- Prior-acts (nose) coverage, eliminating the need to purchase tail coverage from your current carrier.
- Additional discounts for physicians with favorable claim history and those seeking part-time coverage.
- Thirty days of locum tenens coverage per member, per year.
- Free tail coverage available for members at retirement (minimum age 55).



*(over, please)*

### *Supplemental Benefits at No Additional Charge*

- **MedGuard Coverage** – Up to \$25,000 per year in legal expenses arising from disciplinary proceedings brought by the Medical Board of California, allegations of Medicare/Medicaid fraud and abuse, and EMTLA and HIPAA violations.
- **Employment Practices Defense Coverage** – For an individual insured member physician in the amount of \$50,000. This benefit covers defense costs for most employment-related suits, including sexual harassment, wrongful termination and discrimination from employees, applicants and third parties.
- **Disability Coverage** – \$1,500 per month for a full year. Additional coverage may be purchased at favorable pricing.

*For more information or a free, no-obligation quote:*

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