



COOPERATIVE OF
AMERICAN PHYSICIANS

CONTACT: John Donaldson
Senior Vice President, Chief Financial Officer
213-473-8688
jdonaldson@cap-mpt.com

FOR IMMEDIATE RELEASE

Mutual Protection Trust Earns Its Seventh Consecutive A+ Rating from A.M. Best

LOS ANGELES, May 31, 2012 -- The Cooperative of American Physicians, Inc. (CAP) today announced that its medical professional liability provider, the Mutual Protection Trust (MPT), has maintained its A+ (Superior) rating from A.M. Best Company. The outlook also remains as Stable. This marks the seventh consecutive year that A.M. Best Company has recognized MPT's exceptional financial strength by assigning it an A+ (Superior) rating.

"Once again, A.M. Best has validated MPT's 'superior' standing in the medical professional liability arena, by assigning it its notable A+ rating," said CAP Chief Executive Officer James L. Weidner. "Among other critical factors, A.M. Best attributes this rating assignment to 'MPT's excellent capital position, selective and rigorous peer review process, and its historically strong member retention and growth' – the latter being quite remarkable, given the volatile climate in our industry today."

As an unincorporated interindemnity arrangement, MPT operates pursuant to Section 1280.7 of the California Insurance Code and is governed by a seven-physician Board of Trustees. Best's Financial Strength Ratings are an independent opinion of an organization's financial strength and ability to meet its ongoing coverage and contract obligations.

About the Cooperative of American Physicians, Inc.

The Cooperative of American Physicians, Inc. was established in 1975 by a group of California physicians to manage the escalating cost of medical professional liability coverage. Two years later, CAP formed the Mutual Protection Trust, which today provides protection to nearly 12,000 of California's finest physicians, and which has earned an A+ (Superior) rating from A.M. Best continuously since 2006. Based in Los Angeles, CAP also has offices in San Diego, Orange County, Sacramento, and Palo Alto. For more information, visit www.CAPphysicians.com.

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