

“I couldn’t believe my savings on medical professional liability coverage...

Before I joined the Cooperative of American Physicians, Inc. (CAP), I was struggling to keep up with skyrocketing medical professional liability rates and shrinking insurance payments. To make up the difference, I had to spend less time with more patients, and less time with my daughter.

Thankfully, **from the day I became a CAP member, I regained the balance in my life, and was able to give my patients and my daughter the time they deserved.** I was able to be there when my daughter’s basketball team reached the state championships. I was right on the sidelines, cheering my lungs out. I did not realize how profound a difference that made until very recently. My daughter is now preparing to graduate from medical school. I overheard her discussing the time demands of various medical specialties, and she said, “My mom is an OB, and she was always there for me.” It was a moment I’ll never forget.

...and its impact on my personal and professional life.”

– Gail Jackson, MD, OB/GYN, Los Angeles
CAP member since 1986

Membership in CAP means you qualify for the Mutual Protection Trust (MPT), the nation’s only physician-owned organization of its kind rated A+ (Superior) by A.M. Best Company. In this ever-changing health care environment, it’s the one thing you can depend on.

CAP is always there fighting for you. Whether it is in the courts, in the statehouse, or with sound advice to help you avoid risk or build your practice. They listen to you, and because they are physicians, they understand you. And the savings are impressive. **New members find that MPT medical professional liability coverage typically costs 20 to 40 percent less than what they were paying.** Group practices can receive additional discounts.

Devotion to medicine does not have to mean abandoning your life to pay exorbitant insurance premiums. You deserve better. It is time to see what CAP can do for you.

Four easy ways to receive a free, no-obligation quote!

1. Call us at 800-252-7706.
2. Drop this postage-paid card in the mail.
3. Fax it to 213-473-8773.
4. Visit our website at www.cap-mpt.com/physicians.

For your time, we will send you a **free copy of our new book, *Medicine On Trial***, featuring valuable risk management lessons from litigated cases.

John Smith, MD
Smith Doctor Group
400 Main Street
Los Angeles, CA 90046

Phone: _____

Fax: _____

E-mail: _____

I prefer to be contacted via: Phone Fax E-mail

If by phone, time you prefer we call: _____

Group Practitioner Solo Practitioner

Current Malpractice Carrier: _____

041610

**An Anesthesiologist in Los Angeles
can expect to pay an average mature assessment of \$8,025!**

www.cap-mpt.com/physicians



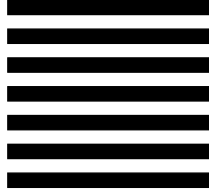
COOPERATIVE OF
AMERICAN PHYSICIANS



MEMBERSHIP DEVELOPMENT
COOPERATIVE OF AMERICAN PHYSICIANS INC
333 S HOPE ST FL 8TH
LOS ANGELES CA 90071-9947

POSTAGE WILL BE PAID BY ADDRESSEE

FIRST-CLASS MAIL PERMIT NO. 59296 LOS ANGELES CA
BUSINESS REPLY MAIL



NO POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



CAP is ...

- Award-Winning Risk Management
- Representation by the State's Finest Malpractice Attorneys
- An Insurance Agency for Physicians and Their Practices
- Superior Financial Stability
- A State and Federal Advocate for California Physicians
- More Than 10,500 Members Strong

MPT and so much more.

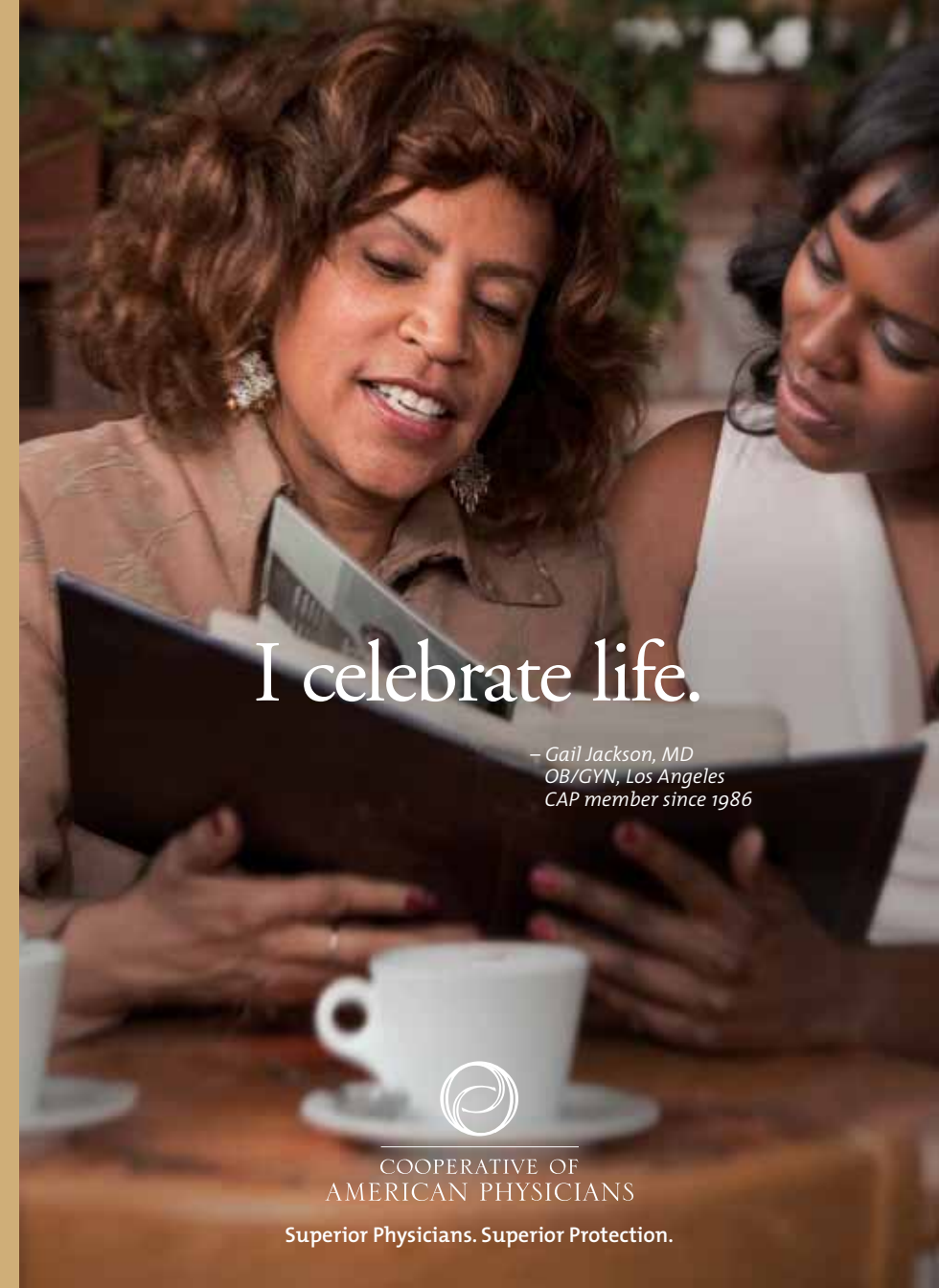
The Mutual Protection Trust (MPT) is authorized under Section 1280.7 of the California Insurance Code as an unincorporated interindemnity arrangement among physician members of the Cooperative of American Physicians, Inc. (CAP). Members do not pay insurance premiums. Instead, they pay tax-deductible assessments, based on risk classifications, for the amount necessary to pay claims and administrative costs. No assurance can be given as to the amount or frequency of assessments. Members also make a tax-deductible Initial Trust Deposit, which is refundable according to the terms of the MPT Agreement. ©2009



COOPERATIVE OF
AMERICAN PHYSICIANS

333 S. HOPE ST., 8TH FLOOR
Los Angeles, CA 90071

JOHN SMITH, MD
351 WILSHIRE BLVD.
LOS ANGELES, CA 90046



I celebrate life.

— Gail Jackson, MD
OB/GYN, Los Angeles
CAP member since 1986



COOPERATIVE OF
AMERICAN PHYSICIANS

Superior Physicians. Superior Protection.