

# “All I cared about was price...

My associate recommended I join the Cooperative of American Physicians, Inc. (CAP), but really, **I never liked thinking about medical professional liability coverage. I joined for one reason and one reason only. I could not believe the prices.** All I wanted to do was reduce costs. I never thought I would ever need it; I thought I was too careful and too good.

One weekend, I discovered a claim had been filed against me. From a patient I never saw. I called CAP immediately. Instead of a machine, I got a real, red-blooded human. He understood exactly what I was going through, and put me at ease. He told me what to do, and more importantly what not to do. CAP assigned me one of the Bay Area's finest attorneys who stayed with me until the claim was dismissed. **CAP not only saved me money, it saved my practice.**

To me, **CAP means peace of mind and added time.** Now that I do not have to squeeze in more patients to pay for high-cost coverage, I have more time for individual patients, my family, and my favorite passion, skiing.

Since 1977, CAP has provided California's preferred physicians with superior medical professional liability coverage through its Mutual Protection Trust (MPT), the nation's only physician-owned organization of its kind rated A+ (Superior) by A.M. Best.

Get a quote. **MPT's rates typically cost 20 to 40 percent less than standard providers – and group practices can receive additional discounts.** The money you save and the care you receive can give you the peace of mind you deserve.

# ...I never expected how CAP could change my life.”

– Béla Kenessey, MD, Family Practice, San Ramon  
CAP member since 1997

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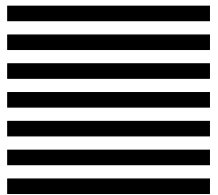
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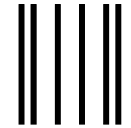
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- Superior Financial Stability
- A State and Federal Advocate for California Physicians
- More Than 10,500 Members Strong

## MPT and so much more.

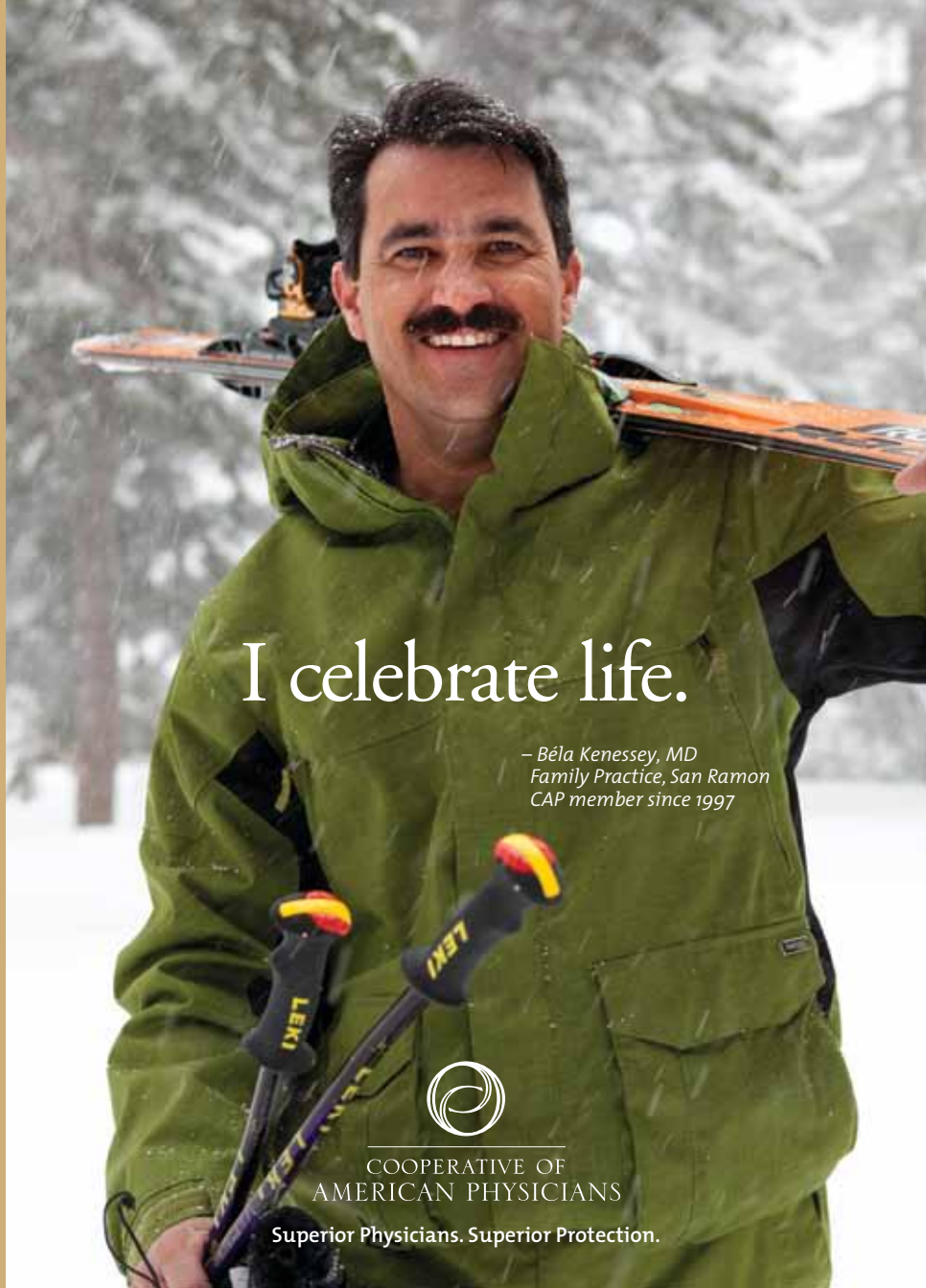
The Mutual Protection Trust (MPT) is authorized under Section 1280.7 of the California Insurance Code as an unincorporated interindemnity arrangement among physician members of the Cooperative of American Physicians, Inc. (CAP). Members do not pay insurance premiums. Instead, they pay tax-deductible 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



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# I celebrate life.

— Béla Kenessey, MD  
Family Practice, San Ramon  
CAP member since 1997



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Superior Physicians. Superior Protection.