

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

LOS ANGELES, June 21, 2010 -- The Cooperative of American Physicians, Inc. (CAP) today announced that its medical professional liability product, the Mutual Protection Trust (MPT), has again earned an A+ (Superior) Rating from A.M. Best Company. This marks the fifth consecutive year that the global full-service credit rating agency has recognized MPT's exceptional financial strength with an A+ rating and Stable outlook.

"For the fifth straight year, A.M. Best has validated the superior financial strength of MPT and the benefits derived from its disciplined approach to underwriting, patient safety, claims management, and investment portfolio management. Best also recognizes the broad member services provided by CAP, which administers the programs and services that California physicians need to maintain thriving and safe practices," said CAP Chief Executive Officer James L. Weidner.

A number of factors influenced A.M. Best's decision to reaffirm MPT's A+ rating, including MPT's solid financial business model and CAP's unique range of programs. Also cited were the company's protection by financially stable reinsurance carriers, its unique claims review process, and its dedication to risk management and patient safety programs.

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. For Best's Ratings, an overview of the rating process and rating methodologies, please visit [www.ambest.com/ratings](http://www.ambest.com/ratings).