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Mutual Protection Trust Earns Fourth A+ Rating from A.M. Best

Los Angeles, CA, June 16, 2009 -- The Cooperative of American Physicians, Inc. (CAP) today announced that the exceptional financial strength of its core product, the Mutual Protection Trust (MPT), has again earned an A+ (Superior) Rating from A.M. Best Company, a global full-service credit rating agency dedicated to serving the financial and health care service industries. This marks the fourth consecutive year that MPT has achieved this rating.

"We are proud to have once again been awarded this impressive rating from A.M. Best, a designation that is especially meaningful because it reflects our organization's ability to thrive during one of recent history's most challenging economic times," says Chief Executive Officer James L. Weidner. "This award is undoubtedly a direct result of our more than 10,000 physician members' commitment to quality care and our employees' dedication to protecting them and helping them operate safe practices."

According to A.M. Best's Rating Rationale report, MPT "benefits from its strict and rigorous peer review process, and the comprehensive risk management practices and outstanding claims management of the Cooperative of American Physicians, Inc." Best said that "these disciplines have resulted in loss experience that is more favorable than other" medical professional liability protection providers.

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.

About the Cooperative of American Physicians, Inc.

The Cooperative of American Physicians, Inc. (CAP) 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 (MPT) which today provides protection to more than 10,000 of the finest physicians practicing in California. The financial stability of MPT is so solid that A.M. Best Company has assigned it an A+ (Superior) Rating four years in a row. Based in Los Angeles, CAP also has offices in San Diego, Orange, Sacramento, and Palo Alto, California. For more information, visit www.cap-mpt.com.