



The Cooperative of American Physicians, Inc. Introduces Two New Enhanced Insurance-Related Benefits for Members

LOS ANGELES, CA, April 1, 2010 -- The Cooperative of American Physicians, Inc. (CAP) announced that beginning today it will automatically provide enhanced group Disability insurance and add Term Life insurance as benefits of CAP membership. These products will be made available through the organization's wholly owned subsidiary, CAP Physicians Insurance Agency, Inc.

"We are pleased to offer these new value-added benefits to help protect our more than 10,700 California members and their practices," said Howard Auger, president of CAP Physicians Insurance Agency, Inc. "We believe that there is no easier way for our members to add an extra layer of protection to their existing life and disability insurance coverages, and we are actively encouraging them to visit our website to take advantage of even greater protection at group rates before the eligibility window closes."

All current and incoming CAP members will automatically receive \$20,000 in Term Life insurance coverage, with the option to purchase an additional \$100,000 or \$200,000 in guaranteed coverage at group rates with no physical examination required. Additionally, CAP has increased its automatic Disability insurance to up to \$2,000 a month from the previous \$1,500 a month. Members may also purchase up to an additional \$4,000 in guaranteed disability coverage with no physical examination or tax documentation required. Both the group Disability and Term Life insurance policies are being issued by a respected national diversified financial services organization rated A+ by A.M. Best.