

## Your Privacy With the Cooperative of American Physicians, Inc.

The Cooperative of American Physicians, Inc. (CAP) promotes a range of products and services designed with the welfare of physicians in mind. From the medical professional liability protection services of the Mutual Protection Trust (MPT) to the range of affiliated services provided through CAP's insurance agencies, CAP's goal is to match its members with the best of products and services—all tailored to the physicians' needs.

### Information We Collect

When you become a member of CAP, you provide us with non-public personal information. We collect and use that information to service your needs at CAP and MPT. The non-public information we collect falls into two general categories:

- Information we receive from you on the application and other forms relating to CAP membership and medical professional liability coverage through MPT; and
- Information about your transactions with CAP, MPT, CAP's insurance agencies, and CAP's affiliated service providers.

### Website Operation

Information collected as a result of your visiting our website is handled in a secure manner and is used only for the following purposes:

**Providing certain information only to members.** Some areas provide newsletters, articles, and applicant lists intended only for our members. Therefore, we do request information verifying you as a member before you are allowed access to those areas.

**Security of your information.** The website provides you with the ability to get information relating to your membership (e.g., MPT certificates of coverage). Again, the information we collect is used only to verify that you are the one seeking such access.

**Providing credentialing information only to those you designate.** By your specific consent, hospitals and third-party payors may gain direct access to your certificate of coverage and claims history, thereby saving you time and expense.

**Enhancing your navigation throughout our website.** Some information may be stored on your personal computer in the form of "cookies," or maintained temporarily on our web server to enable our web server to "remember" information as you move about the website. This is done only to provide continuity and smooth transitions from page to page.

**Providing information that enables us to make our website better.** We do collect statistical information on web page visits and identify individuals who requested information about

their membership. This information gathering is intended to help us determine which parts of the website are used most and which parts can be improved.

When you request information that relates to your membership, all transmission to you is done so using industry-standard (128-bit SSL) encryption technology.

### Information We Share

We want you to feel secure about the information you give to CAP. For this reason, we share with CAP's own insurance agencies only contact information such as name, address, phone and fax numbers, and medical specialty. This information is not shared outside the agency. Additionally, if you purchase workers' compensation insurance through CAP, we may share your tax ID numbers with CAP's insurance agencies. No other information about a member is shared.

### Limiting the Information Shared

All members have the opportunity to tell us they do not want to receive direct marketing offers from CAP's own insurance agencies. You may choose not to receive marketing offers by any method, be it direct mail, e-mail or fax.

To tell us your preference, you may:

- Write to us at:  
Cooperative of American Physicians, Inc.  
Membership Services Department  
333 S. Hope St., 8th Floor  
Los Angeles, CA 90071
- Call us at: 800-252-7706
- E-mail us at: ms@cap-mpt.com
- Fax us at: 213-473-8773

In order to ensure that we accurately fulfill your request, please provide your full name, street address, member number, telephone number, fax number for fax requests, and e-mail address for e-mail requests. Even if you elect not to receive product information by direct mail, fax, or e-mail, you will continue to:

- Be contacted as necessary to service your membership.
- Receive marketing information through our regular monthly publication, *CAPsules*.

Of course, if you wish to continue receiving valuable and convenient product and service offers from our insurance agencies, **no action is required.** 🐼