A Reliable Partner to Support Your Practice Success

As a physician-led provider of financially secure medical professional liability coverage for more than 40 years, the Cooperative of American Physicians, Inc. (CAP) believes all physicians should have easy access to resources that can support a safe and successful practice.

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Medical professional liability coverage is provided to CAP members by the Mutual Protection Trust (MPT), an unincorporated interindemnity arrangement organized under Section 1280.7 of the California Insurance Code. Members pay 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 an Initial Trust Deposit, which is refundable according to the terms of the MPT Agreement.