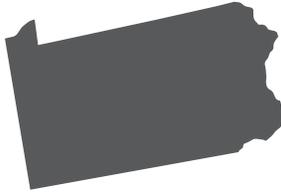


CHART

MEDICAL PROFESSIONAL LIABILITY



SERVING AND PROTECTING COMMUNITY HOSPITALS



PENNSYLVANIA

- ACMH Hospital
- Butler Memorial Hospital
- Clarion Hospital
- Evangelical Community Hospital
- Fulton County Medical Center
- Highlands Hospital
- Indiana Regional Medical Center
- Meadville Medical Center
- Mount Nittany Medical Center
- Punxsutawney Area Hospital
- Titusville Area Hospital
- Uniontown Hospital
- Warren General Hospital
- Wayne Memorial Hospital



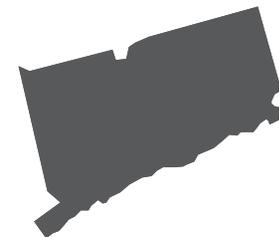
NEW YORK

- A.O. Fox Hospital
- Arnot Ogden Medical Center
- Auburn Community Hospital
- Bassett Medical Center
- Claxton-Hepburn Medical Center
- Cobleskill Regional Hospital
- Geneva General Hospital
- Ira Davenport Memorial Hospital
- Little Falls Hospital
- O'Connor Hospital
- SLHS - Canton-Potsdam Hospital
- SLHS - Gouverneur Hospital
- SLHS - Massena Hospital, Inc.
- Soldiers & Sailors Memorial Hospital
- St. Joseph's Hospital
- St. Mary's Healthcare



WEST VIRGINIA

- Boone Memorial Hospital
- Grafton City Hospital
- Wetzel County Hospital



CONNECTICUT

- Middlesex Health



L-R: Kristen Rogers, Director of CHART Institute; Donna Normand, President and CEO - CHART RRG; Chad Cicconi, General Counsel and Chief Claims Officer

At CHART Risk Retention Group, we are proud of our record as one of the most successful hospital-owned malpractice companies ever created. Since our inception in 2002, CHART RRG has saved our member hospitals over 25% on annual premiums by combining cost control and claims management practices with selective underwriting. Our profits belong to our member hospitals, and we have paid back cash dividends each year since 2008.

We invest heavily in risk control practices, to promote the consistent delivery of safer care at our member hospitals. We selectively underwrite, choosing not-for-profit, non-urban community hospitals and their physicians for our membership. If you, as an institution committed to safety, want to know more about the benefits of our successful model, we encourage you to contact us at any time.

Sincerely,
Donna B. Normand
President and CEO
CHART RRG
412.212.3476
dnormand@chartrrg.com

2002

- 29 Pennsylvania community hospitals form CHART

2008

- First cash dividend paid

2010

- Simulation Training program implemented

2012

- Perinatal Safety Program begins

2007

- CHART becomes a self-managed entity
- First West Virginia Hospital

2009

- CHART Institute is founded and becomes an AHRQ-certified Patient Safety Organization

2011

- First New York Hospital

2013

- Emergency Department Safety Program begins
- CHART adds Information Security Breach Response Coverage

CHART

19 YEARS
OF MILESTONES

2014

- Surplus exceeds \$100 million

2017

- 15th Anniversary

2019

- \$72 million in dividends paid to date
- First Connecticut Hospital
- Launched Perinatal Safety Collaborative

2021

- AM Best upgrades CHART's rating to A (Excellent)
- \$93 million in dividends paid to date

2015

- AM Best awards CHART A- (Excellent) rating

2018

- \$61 million in dividends paid to date

2020

- \$83 million in dividends paid to date
- AM Best reaffirms CHART's A- (Excellent) rating and revises outlook to positive



STRENGTH COMES FROM KNOWING YOUR TRUE DIRECTION

FOR NINETEEN YEARS, CHART RISK RETENTION GROUP HAS GROWN AS A COMPREHENSIVE RISK SERVICES PROVIDER BY FOCUSING ON THE NEEDS OF OUR MEMBER-OWNERS.

CHART combines an AHRQ-certified Patient Safety Organization (PSO) with a 100% member-owned medical malpractice insurance company, with a goal of promoting safety for hospitals, practitioners, and patients. Member hospitals choose CHART because our business model is based upon self-governance, sound management practices, cultivation and responsible use of resources, and developing value for our member-owners.

AUTONOMY

- 100% hospital owned
- Dedicated solely to independent community hospitals
- Governed by senior leaders of independent not-for-profit hospitals
- Each hospital is an owner and has a voice in governance
- Selective underwriting eliminates unsafe or high-risk urban hospitals



STABILITY

- 100% of profits returned to shareholders
- High policyholder satisfaction, with a 99.8% policy renewal rate since 2002
- Rated A "Excellent" for Financial Stability and Underwriting from A. M. Best
- Lowest possible costs result from one of the industry's lowest expense ratios
- 35% of premiums returned to members as profit share since inception
- Annual cash dividends



COMMUNITY

- Vast array of patient safety, risk management, and educational resources
- Claims system focused on root cause analysis and supported by sophisticated education
- Online and on-demand tools extend members' educational reach
- Custom educational programming through CHART Institute
- Trusted claims resolution by experts
- Member-driven development of programs, resources, and toolboxes

SECURE INSURANCE COVERAGE FOCUSED ON COMMUNITY HOSPITALS

Primary and Excess
Professional and
General Liability and
Excess Automobile
Liability

Employed and
Independent
Physician
Professional Liability



CHART INSTITUTE

CHART Institute helps members achieve safer outcomes for patients by providing proactive risk identification and management, education that targets safety issues, and a protected environment for event reporting and data analytics.

Our services include hospital, office practice and long-term care facility focused risk assessments, on-demand risk management consultations, and extensive education offerings to your organization's risk management and patient safety personnel. CHART's risk management consultants are clinical professionals with hospital and physician office experience who understand the practical realities of community medicine. They respond to you as member owners, working closely with member hospitals to reduce adverse events in both inpatient and outpatient settings.

CHART member hospitals have access to a legal hotline to handle legal questions related to malpractice.

PROTECTION FOR THE UNEXPECTED STARTS WITH EVALUATION AND EDUCATION

CHART Institute provides patient safety and risk management services, and offers educational opportunities through authoritative online courses, webinars, simulation resources, and safety and risk bundles.



The organizations mentioned here do not endorse any products or services of CHART.

CHART Institute, LLC is approved as a provider of nursing continuing professional development by Pennsylvania State Nurses Association, an accredited approver by the American Nurses Credentialing Center's Commission on Accreditation.



CHART INSTITUTE

CHART CONNECTS PEER PROFESSIONALS AND OPENS DOORS TO DISCOURSE AND INSIGHT INTO RISK AND PATIENT SAFETY.

- CME or CNE for healthcare professionals through The Sullivan Group
- Online courses and training programs available through The Sullivan Group, ECRI and AWHONN
- Access to on-request simulation program to practice skills and procedures and sharpen real-world clinical decision-making skills
- TeamSTEPPS® training
- Annual conference featuring risk management, safety and legal experts
- Monthly webinars hosted by recognized experts

EXCEPTIONAL TRAINING AND SUPPORT FOR SAFER, MORE DEFENSIBLE OUTCOMES

Our PSO, through a secure learning environment, allows deep understanding of causes of errors so that efforts can be directed toward continuous improvement and recurrence prevention.

CHART Institute, LLC

- Holds a designation as a Patient Safety Organization (PSO) by the Agency for Healthcare Research and Quality (AHRQ), which provides federal protections for patient safety data and information
- Maintains a secure environment for analyzing events that adversely affect patients to improve patient safety
- Affords confidentiality and privilege protections that empower individual members to provide unfiltered patient safety event analysis
- Distributes customized feedback for individual member hospitals, while aggregate trends are tracked amongst the larger membership groups
- Provides members with complimentary access to RLDatix risk management software



VISIT CHARTRRG.COM TO LEARN MORE



(412) 212-3338

<https://www.linkedin.com/company/charrrg>

<https://twitter.com/charrrg>

2551 Washington Road, 810 Summerfield Commons

Upper St Clair, PA 15241