

# CHART

## MEDICAL PROFESSIONAL LIABILITY



SERVING AND PROTECTING COMMUNITY HOSPITALS



**PENNSYLVANIA**

- ACMH Hospital
- Evangelical Community Hospital
- Fulton County Medical Center
- 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
- Cobleskill Regional Hospital
- Geneva General Hospital
- Ira Davenport Memorial Hospital
- Little Falls Hospital
- O'Connor Hospital
- Soldiers & Sailors Memorial Hospital
- St. Joseph's Hospital
- St. Mary's Healthcare



**WEST VIRGINIA**

- Boone Memorial Hospital
- Grafton City Hospital



**CONNECTICUT**

- Middlesex Health



*L-R: Kristen Rogers, Director of CHART Institute; Donna Normand, President and CEO - CHART RRG; Ken Landis, CFO; 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](mailto:dnormand@chartrrg.com)



2002

- 29 Pennsylvania community hospitals form CHART

2008

- First cash dividend paid

2010

- First New York Hospital
- Simulation Training Program implemented

2013

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

2015

- AM Best awards CHART A- (Excellent)

2019

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

2021

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

2023

- \$110 million in dividends paid to date

2007

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

2009

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

2012

- Perinatal Safety Program begins

2014

- Surplus exceeds \$100 million

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

2022

- 20th Anniversary
- \$102 million in dividends paid to date

2024

- 15th Anniversary CHART Institute
- \$120 million in dividends paid to date
- AM Best reaffirms CHART's A (Excellent) rating

23 YEARS OF MILESTONES



# STRENGTH COMES FROM KNOWING YOUR TRUE DIRECTION

FOR TWENTY-THREE 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 AM 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.

CHART  
INSTITUTE

## 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.

*CHART Institute 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.

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

CHART  
INSTITUTE

## 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 CHART members with complimentary access to RLDatix risk management software





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