

Chivaroli & Associates, Inc.

Corporate Sustainability Policy – 2009

Mission Statement

Chivaroli & Associates is committed to providing superior customer service through the delivery of comprehensive insurance, alternative risk funding, and risk management solutions with a focus in the healthcare industry.

Corporate Sustainability

As we face an ever-changing climate, both economically and environmentally, Chivaroli and Associates is prepared to meet these challenges with continued success through a long-term strategy which maximizes our internal efficiencies and understands the future external variables.

Internal Efficiencies:

Chivaroli and Associates acknowledges that long-term viability in a changing marketplace must be reinforced with solid internal efficiencies.

➤ **Private Ownership**

Since its inception in 1993, Chivaroli and Associates has been and will continue to be a privately held corporation. This ownership structure enables our company to act independently of shareholder demands and to be less susceptible to take over and change.

➤ **Global Experience with Local Presence**

Chivaroli and Associates recognizes the need to utilize both domestic and foreign service providers to achieve optimum results for our clients.

➤ **Management System**

Through the support of our company's mission statement, senior management is afforded the limitless ability to provide customized approaches to accomplish our client's goals.

➤ **Employee Composition**

Our company's greatest asset is our employees. The key to our success is that our team provides our clients with in-depth knowledge and technical expertise from multi-disciplinary backgrounds encompassing a number of related fields.



External Variables:

We are consistently faced with numerous external forces that affect our clients, company, and society. The ability to effectively adapt to the challenges of this changing environment is one of the cornerstones of our company.

➤ **Environmental Achievements**

Chivaroli and Associates places a high level of importance on our impact on the environment. The following are the key areas of focus:

- We are continuing to move toward a paperless work environment. This includes instituting electronic market submissions, full scanning capabilities, electronic filing system, e-fax documents, electronic policy issuances, and digital archiving of historical files.
- We have continued to implement recycling programs that address paper waste, aluminum products, and plastic goods.
- We donate and properly dispose of unused computer equipment including monitors, printers, laptops, and processing units.

➤ **Philanthropy**

One of the most valuable contributions to our communities throughout the nation is our support via corporate sponsorships in an effort to enhance patient safety and quality of care.

In addition, Chivaroli and Associates is proud to partner with local and national causes including but not limited to the following:

- The Salvation Army
- The American Red Cross
- Second Harvest Food Bank
- Summer Student Scholarships
- Nursing Initiatives "Growing Champions for Health"
- Senior Health Care Initiatives
- Children's Cancer and Blood Disease Programs
- Local Community Mobile Mammography Outreach Programs
- Drug Education Programs
- Funds for Single Parents with Children with Life Threatening Illnesses
- Pediatric Hospice Programs
- Cancer Endowments
- Nashville Tree Foundation
- YWCA



Statement from the President / CEO

It is with great pleasure that we present Chivaroli & Associates' 2009 Sustainability Report. Our report this year focuses on recent accomplishments, current projects, and future goals.

As President and Chief Executive Officer, I take pride in the constant evolution of our firm to meet the changing needs of our global community including our clients, insurance markets and now, more than ever, the environment. At Chivaroli & Associates, social responsibility has become a point of concern and action. Over the past year, our efforts have yielded increased company awareness and change in all areas of practice.

I am also pleased to be able to continue the success of our philanthropic efforts. We must continue to focus on charitable activities which address the needs of our local communities and support global causes.

In the future, we will be mindful to align our plans and corporate resources to address the challenges we will be faced with in the upcoming decade while adhering to our commitment to provide an unparalleled level of service to all of our clients.

Sincerely,



Richard Chivaroli
President / CEO

