



FIPG Policy Changes Approved

by Dave Westol, CEO, Theta Chi Fraternity and Director of Policy Interpretation, FIPG, Inc.

The Fraternal Information and Programming Group (FIPG) is organized for the purpose of providing information on risk management issues. The mission is to promote sound risk management policies and practices. FIPG's mission is to be the leading resource of risk management education, programming and information to the broad based constituency involved in all aspects of Greek Life.

Note from editor: Not all organizations are FIPG member organizations. It is important to note that it is not uncommon for non-member organizations' policies to be influenced and or based off of the FIPG Policy. For more information on the FIPG Policy please go to www.fipg.org.

The membership of the Fraternal Information and Programming Group (FIPG) voted to approve a number of changes in the FIPG policy at the annual meeting on July 11th, 2006. Nearly all of the changes involve the FIPG, Inc., Risk Management Policy: Alcohol and Drugs.

Some of the changes are grammatical or the result of editing, while others are substantive.

One of the key changes to the policy involves language added to Section 6. That section now reads (with new language in italics), "No chapter may co-sponsor an event with an alcohol distributor, charitable organization or tavern (tavern defined as an establishment generating more than half of annual gross sales from alcohol) where alcohol is given away, sold or otherwise provided to those present. *This includes any event held in, at or on the property of a tavern as defined above for purposes of fundraising. However, a chapter may rent or use a room or area in a tavern as defined above for a closed event held within the provisions of this policy, including the use of a third party vendor and guest list.*

Commentary: This section was expanded to address the frequently-asked question from Greek Advisors as to whether an FIPG member chapter can host a fundraiser such as "canning" or collecting donations in front of or in a tavern or bar, or some form of

contest or auction at a bar. At the same time, it is important to outline in the policy that a chapter may hold a closed event in a bar provided that all policies are followed.

Section 8, which prohibits the use of alcohol in recruitment, was clarified and updated to read, *"All recruitment or rush activities associated with any chapter will be non-alcoholic. No recruitment or rush activities associated with any chapter may be held at or in conjunction with a tavern, alcohol distributor or charitable organization as defined in this policy"*



Commentary: This section was expanded to include another frequent concern: chapters holding or hosting recruitment events at bars, taverns or similar establishments and claiming that the event was held at that location "For the food".

Section 9, which addresses drinking games: "No member shall permit, tolerate, encourage or participate in "drinking games", was expanded to include *"pledge, associate/new member or novice"* in addition to members.

Commentary: More of the women and men joining our organizations in these days and times are willing to stand up against hazing and that includes drinking games. The inclusion of new members and novice members is intended to give them ownership in the process as well as to caution members and those joining our organizations not to allow these inherently dangerous activities to occur.

Section 10, which addresses the use of alcohol at any event or ritual involving men or women joining a chapter: "No alcohol shall

be present at any pledge/associate member/novice program activity or ritual of the chapter" was expanded to include, *"This includes but is not limited to activities associated with "bid night", "big brother/big sister night" and initiation.*

Commentary: We often speak of the "Three most dangerous nights for women and men joining a chapter". Those are the "bid night", the night that "bigs" are identified or revealed, and the night of initiation. Many of the deaths or significant injuries suffered by new members, pledges, or associate members have occurred on "bid night" or "bigs" night. This language was added to Section 10 to emphasize the need to eliminate alcohol from these events, which are indeed joyous in and of themselves.

In the "Sexual Abuse and Harassment" policy, the language was edited so that it now reads: *"The fraternity will not tolerate or condone any form of sexist or sexually abusive behavior on the part of its members, whether physical, mental or emotional. This is to include any actions which are demeaning to women or men, ranging from but not limited to verbal harassment to sexual assault by individuals or members acting together"*

Commentary: The language was updated and the policy is now gender-neutral and is more inclusive of members acting in concert in terms of harassment or demeaning activities.

Work continues on the revised FIPG Manual and we hope to have the entire manual on the website soon.



Six Easy Risk Management Rules

by Tim Samp, Risk Manager for Sigma Alpha Epsilon National Headquarters

Although Greek-lettered organizations have a landscape of rules and regulations, the simplest of rules would usually suffice in creating an appropriate and safe environment. However, since fraternities and sororities are part of a much larger community, the responsibilities for a few are shared by many.

Outside of the grand scheme of rules and regulations there are six rules that I believe will help you keep a safe chapter environment.

Prepare for the worst

Plan for the worst case scenario and develop a contingency plan for every event your chapter hosts or participates in. Whether it is just at your chapter house or while taking part in an alumni event, one should always be aware of the possibilities. Although this is not a job for all, when a few members think about all possible problems, any small ones will be resolved swiftly and any large ones will be tackled immediately.

Identify and communicate the risk

Not everyone can be expected to be chapter president and risk manager. However, everyone has a part to make sure things are safe and run smoothly. Be active in identifying a potential problem and communicating it to the decision makers of the chapter.

Control liability

The easiest way to avoid problems is to remove them. If it is icy outside, use salt. If you are thinking about using a pool at a party, don't. If someone attempts to attend an event where he/she is already intoxicated, don't let them in. If a person in attendance at an event has been over-served, don't give them any more alcohol and make sure someone

watches out for their safety. Taking unnecessary chances makes no sense, so control your environment to eliminate that chance.

Educate yourself

Ignorance has never been an excuse. Take the time to familiarize yourself with all the policies you are expected to follow. This includes both your national organization and campus policies. If you have questions about the policies ask them. Do not wait to learn the answer until it is too late.

Use common sense

By thinking about something before you do it, you can avoid a landslide of issues. Remember to be wise in your decisions. Although college is a time to have fun, it is not a passport to make bad decisions. It is important to remember you are not invincible and your actions do have consequences.

Be your Brother's/Sister's Keeper

As a part of a brotherhood/sisterhood, we have a responsibility to watch out for each other. Too often members have overlooked that responsibility. You have a responsibility to be accountable for each other as part of the chapter. Taking responsibility to watch out for each other will go a long way in creating a safe and positive environment.

These rules are very simple and require little effort. Making these practices a habit is easy and healthy for the chapter to ensure longevity and a positive experience for all involved. Remember that we all share an active part of tomorrow's chapter by keeping the Greek community safe today.

Do Not Lose Your Benefits

If your fraternity purchases the Member Accident Protection Program, it is important to report your claim as quickly as possible. Why is it important?

The policy requires reporting within 180 days.

A delay in reporting can cause your claim to be denied or have your benefits delayed.

Avoid collection letters and phone calls!

Do not ruin your credit because you failed to file a claim. Let us take care of getting your providers the monies due them under the program promptly.

Make the filing process easier.

The sooner you submit your paperwork the easier it will be to have your benefits paid under the program. As time goes by, paperwork can be lost or become difficult to acquire from your doctors and primary insurance company. Make it easier by submitting all the paperwork as soon as possible.

Get the medical treatment you need with out delays.

Most healthcare providers want pre-authorization from an insurance company before performing

any costly procedures. Once a claim has been filed the claims examiner is in a better position to provide the needed authorization.

The Member Accident Protection Program, otherwise known as MAPP, is designed to help alleviate the financial burdens of out-of-pocket expenses associated with accidental injuries.

Make your members aware of their coverage under the program. A complete explanation of the process, benefits, and to see if your fraternity is enrolled in the MAPP program please visit our website at www.kirklin.com. All the needed forms can be downloaded and sent to:

HRH/Kirklin & Co., LLC
C/O Haley Armstrong
P.O. Box 540673
Omaha, NE 68154
1-800-736-4327, ext. 222
E-mail: harmstrong@kirklin.co

If you have any questions regarding filling out the form please feel free to contact Haley Armstrong.

FRMT, Ltd.

A Bermuda Reinsurance Company in partnership with the RSUI insurance organization to compliment the risk management programs of each member fraternity, such as the Risk Management College and providing the following member fraternities with comprehensive liability insurance program:

Acacia Fraternity	Kappa Alpha Order
Alpha Chi Rho	Kappa Delta Rho
Alpha Epsilon Pi	Phi Kappa Psi
Alpha Gamma Rho	Phi Kappa Tau
Alpha Kappa Lambda	Phi Kappa Theta
Alpha Sigma Phi	Pi Kappa Phi
Alpha Tau Omega	Pi Lambda Phi
Chi Phi	Psi Upsilon
Chi Psi	Sigma Nu
Delta Chi	Theta Chi
Delta Kappa Epsilon	Theta Xi
Delta Tau Delta	Zeta Beta Tau
Delta Upsilon	Zeta Psi
Farmhouse	




Support Through Education

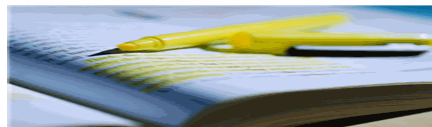
In the fall of 2004, HRH/Kirklin & Co. made the decision to add the position of Education Consultant to our staff, focused entirely on working with our clients and their members in the area of Education.

After the excessive number of tragic incidents which occurred throughout the fall of 2004, they believed it imperative to more adequately assist our clients in the area of risk management education.




They strongly believe that a message communicated frequently and with consistency is the key to success concerning simple strategies for risk reduction within fraternities.

Educational Resources/Opportunities

-  Risk management & alcohol education modules
-  Risk management audit and chapter assessment
-  Custom consultation and educational resource development



Education presentations for:

-  Staff training, campus leadership councils and volunteer boards
-  DVD & Video resource library
-  FRMT Risk Management College

If you would like to know more about the educational presentations and resources available, please contact Chris Wegener, Education Consultant, via phone at (800) 736-4327 ext. 216 or by e-mail at cwegener@kirklin.com.

Special Thank You To The 2006 Risk Management College Sponsors

On June 27th, the eighth annual FRMT Risk Management College was hosted in Indianapolis, Indiana. Over 140 Professional staff members, from a wide spectrum of fraternal organizations, attended. The college provided presentations on the core subjects of fire safety, sexual assault, hazing, crisis management, as well as risk management prevention and control.

We encourage all of our groups and members check out the services and products our sponsors have to offer!

Engle Martin - is a multi-line insurance claims adjusting company with offices located throughout the United States. www.englemartin.com

FEA - Fraternity Executives Association, promoting values of the fraternal movement. www.fea-inc.org.

FIPG - the leader in risk management information and programming for Greek organizations. www.fipg.org

Markel Insurance - Proud to be the underwriter of the Member Accident Protection Program that financially protects the undergraduate members of 49 fraternal organizations from accidental injuries. To learn more about Markel and the additional medical products they offer, visit www.markelinsurance.com.

National Fire Sprinkler Association - dedicated to fire safety through educational presentations, resources and the NFSA Academy. www.nfsa.org, 845-878-4215.

Omega Financial - year after year Omega client chapters enjoy consistent, successful, on-time collections in excess of 96%. Todd Reaves, President, www.omegafi.com, 800-276-6342.

Outside the Classroom - a leader in undergraduate alcohol education and prevention. www.outsidetheclassroom.com, Duane Wimer, Greek Educational Consultant, 317-635-3563.

Pennington & Company - the leader in fraternity and sorority fundraising. For more information on Pennington & Company, please con-

tact Rod Barleen, Vice President, www.penningtonco.com, 785-843-1661.

RSUI - has over ten years of dedication to the fraternity insurance market. They have been the liability insurance partner for FRMT, Ltd since 1996. www.rsui.com

Swett & Crawford - has delivered exceptional expertise and service to the commercial insurance marketplace. They work with the insured's retail insurance agent or broker to provide comprehensive, cost-effective commercial coverage and specialty programs for a wide variety of risks. www.swett.com

Please note that the 2007 FRMT Risk Management College is scheduled for June 25th and 26th in Indianapolis, Indiana to be held at the Hyatt Regency. For information, please visit www.kirklin.com.



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Spot Light On

PENNINGTON & COMPANY

We would like to recognize Pennington & Company as the Lead Sponsor for the 2006 FRMT College held in Indianapolis, Indiana on June 27th.

Pennington & Company - Pennington & Company's comprehensive, well-planned, and well-executed alumni relations and campaign programs provide superior service and value for their clients while continually achieving aggressive campaign goals. Their strict attention to detail and ever-increasing knowledge of fund raising strategies allows their clients to cultivate and develop deep relationships with alumni, garner support from higher numbers of donors, reach greater campaign goals and ensure those values, memories and experiences traditional to their organization will be instilled within future generations.

Since 1993, Pennington & Company has helped raise more than \$89 million in support of Greek life, while consulting more than 200 local chapters from 37 international fraternities and sororities on 75 college campuses.

Pennington & Company provides a full range of services to maximize an organization's fund raising potential, including, but not limited to:

- Case development
- Feasibility studies
- Campaign management
- Major gift solicitation and prospect cultivation
- Campaign leadership and volunteer recruitment and training
- Prospect research
- Database management
- Direct Mail communications and solicitations
- Publication design and production
- Gift management, acknowledgements, reminders, campaign audits
- Web site development and maintenance



Patrick Alderdice, President of Pennington & Company, presenting at the 2006 FRMT College in Indianapolis, Indiana.

To view results of some projects go to: <http://www.penningtonco.com/experience.html>

For more information on Pennington & Company, please contact Rod Barleen, Vice President, 785-843-1661, www.penningtonco.com

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Your contact information will remain confidential and will not be solicited or provided to additional vendors or producers.

Log on and begin receiving this free service, today!



What is FPMA

- ◆ An association developed to support fraternity volunteers adequately manage chapter properties through education on risk awareness and facility care
- ◆ Providing a comprehensive and competitive Property and Boiler & Machinery insurance program to protect the physical plant of the association participants

Need a quote?

Contact:

**Suzanne Haas
1-800-736--4327 ext. 203
shaas@kirklin.com**

**Or visit us online at:
www.kirklin.com**