

# FRMT News

The FRMT Risk Management Newsletter, Prepared by Kirklin & Company, LLC.

**Volume 9**

Fall 2001

## Preventing Sexual Assault - - - Who,... me?!!

By David Wright, LMS Risk Management Services



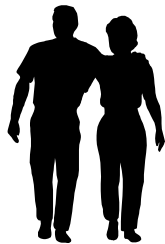
Over the past six years of working with rape incidents and claims we noticed the frequency increase each year. Once you get beyond discussing the definitions, the percentages, the societal and moral changes, you see the bottom line of personal responsibility for behavior. Fraternity risk management relies on education as the primary device for controlling crime and accidents and so, we offer a concise article reprinted from a University Counseling Center.

If you are tempted to skip this article thinking "it doesn't apply to me", I challenge you to read it and gain some new understanding about the crime of rape!

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- **Listen carefully.** Take the time to hear what the woman is saying. If you feel she is not being direct or is giving you a "mixed message", ask for a clarification.

- **Don't fall for the common stereotype** that when a woman says "No" she really means "Yes". "No" means "No". If a woman says "No" to sexual contact, believe her and stop.



- **Remember that date rape is a crime.** It is never acceptable to use force in sexual situations, no matter what the circumstances.

- **Don't make assumptions** about a woman's behavior. Don't automatically assume that a woman wants to have sex just because she drinks heavily, dresses provocatively, or agrees to go to your room. Don't

assume that just because a woman has had sex with you previously she is willing to have sex with you again. Also don't assume that just because a woman consents to kissing or other sexual intimacies she is willing to have sexual intercourse.



- **Be aware** that having sex with someone who is mentally or physically incapable of giving consent is rape. If you have sex with a woman who is drugged, intoxicated, passed out, incapable of saying "No", or unaware of what is happening around her, you may be guilty of rape.

- **"Get involved"** if you believe someone is at risk. If you see a woman in trouble at a party or a male friend using force or pressuring a woman, don't be afraid to intervene. You may save the woman from the trauma of sexual assault and your friend from the ordeal of criminal prosecution.

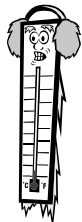
- Finally, realize how other men's **uncaring or wrong behavior might affect your own life.** Some woman that you know may have been raped. Understand that this person might need your support but might not be able to enter into a relationship at the present time. Also realize that some women who have been raped might feel distrustful of men in general. This is not an abnormal reaction to such a traumatizing experience.

David Wright is a partner of LMS Risk Management and a brother of Delta Chi, Embry-Riddle chapter.

## DON'T LET OTHERS MISTAKES HAPPEN TO YOU.



33 Property/Freezing claims	\$ 1,277,296 in damage
25 Vandalism claims	\$ 189,370 in damage
18 Theft/Burglary claims	\$ 88,120 in damage
1 claim due to candle left burning	\$ 24,047 in damage
1 claim due to a cigarette	\$ 423 in damage



Learn from others mistakes. Don't allow human error to affect your chapter.



# DID YOU KNOW?

Reprinted from "Risky Times", Risk management newsletter published by Theta Xi Foundation

Students consume 4.4 billion cans of beer each year...the typical student spends more money on alcohol than on textbooks...as many of today's college students will die from alcohol related causes as will go on to get advanced degrees, masters and doctorates combined.

A recent study of fraternity insurance claims showed that alcohol was involved in 94% of sexual assaults!

Alcohol free chapter houses are here to stay. What prompted this move? For the leaders of many groups the reasons were clear cut:

1. The negative effect of alcohol on academics.
2. The ever-increasing cost of liability insurance.
3. Damages to the chapter houses.



The signs of chemical dependency are:

1. Loss of control
2. The use is excessive
3. Much time is spent using and recovering
4. Using at inappropriate times
5. Using becomes the priority
6. Person continues using despite suffering problems
7. Person builds up tolerance
8. Person experiences withdrawal

These signs all point to alcohol or drug addiction. If you or someone you know might have a problem, consult your chapter advisor and/or campus counseling center.

## BE YOUR INTERFRATERNAL BROTHERS' KEEPER

The 21 member fraternities of the FRMT, Ltd. program are in business together. Loss experience of any one member fraternity will affect the future insurance costs of all 21 member fraternities. If a member of any FRMT, Ltd. member fraternity, undergraduate or alumnus, is aware of unsafe behavior being practiced by any other member fraternity, please provide this information to the administrative office of your national fraternity. Please forward it to the attention of the Executive Director/Executive Vice President.

## FRMT, Ltd.

A Bermuda Reinsurance Company working in partnership with the Royal Global insurance organization to compliment the risk management programs of each member fraternity, such as the publishing of this risk management newsletter, and providing the following member fraternities with a comprehensive liability insurance program:

- |                  |                   |
|------------------|-------------------|
| Acacia           | Kappa Alpha Order |
| Alpha Epsilon Pi | Kappa Delta Rho   |
| Alpha Gamma Rho  | Phi Kappa Psi     |
| Alpha Kappa      | Phi Kappa Tau     |
| Lambda           | Phi Kappa Theta   |
| Alpha Tau Omega  | Pi Kappa Phi      |
| Chi Phi          | Pi Lambda Phi     |
| Delta Chi        | Psi Upsilon       |
| Delta Tau Delta  | Theta Xi          |
| Delta Upsilon    | Zeta Beta Tau     |
| FarmHouse        | Zeta Psi          |

## PROPERTY INSURANCE

Kirklin & Company, LLC. sponsors a property insurance program that in 99% of all cases provides FRMT member fraternities with broader insurance coverage at a lower premium.

*Need more information?*



Contact Suzanne Haas, ext. (1)203  
or email [shaas@kirklin.com](mailto:shaas@kirklin.com)  
at Kirklin & Company, LLC.

or visit our website at [www.kirklin.com](http://www.kirklin.com)  
Telephone: 800-736-4327 Fax: 800-328-0522

**\*\*Coming soon!!!!\*\***

**[www.FRMTLTD.org](http://www.FRMTLTD.org)**

**Watch for it  
FALL 2001**



# OPEN PARTIES SPELL DISASTER

Reprinted from "Risky Times", Risk management newsletter published by Theta Xi Foundation

Each fall brings forth new challenges for chapters and the Fraternity with respect to event management. The major risk is assumed when a chapter conducts an open party, defined as those with unrestricted access by non-members, without specific invitation, where alcohol is present. Open parties as described here are prohibited under all FRMT, LTD Member Risk Management Policies.



*How can your chapter ensure that it is complying with the fraternity policy? Here are some recommendations:*

## Host Closed Events

- Members and dates only.
- Limit guest to one couple per member or the capacity of the facility, whichever is less

## Focus on a Theme, Not Alcohol

- Serve lots of food and avoid salty foods, serve those high in protein
- Make sure food and decorations fit the theme



## Appoint Party Monitors

- Oversee behavior of all attendees
- Agree not to consume alcohol that evening
- Make sure event starts and ends on time

## Provide Transportation Home

- Check keys at the front door
- Call a taxi or campus safe ride/escort service for intoxicated guest
- Hire buses driven by professional drivers for off-campus events



## Don't Use Chapter Funds To Purchase Alcohol

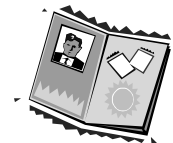
- Make event BYO for those of legal age only
- Don't let anyone pass the hat to purchase alcohol

## Do Not Sell Alcohol

- Charging for a cup and then providing alcohol = selling alcohol
- Alcohol can not be provided, even if its free to members and guests

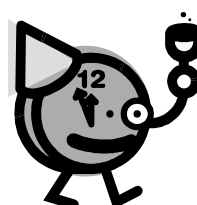
## Check IDs at the Door

- Use wristbands to identify those of legal drinking age



## Serve Non-Alcoholic Beverages

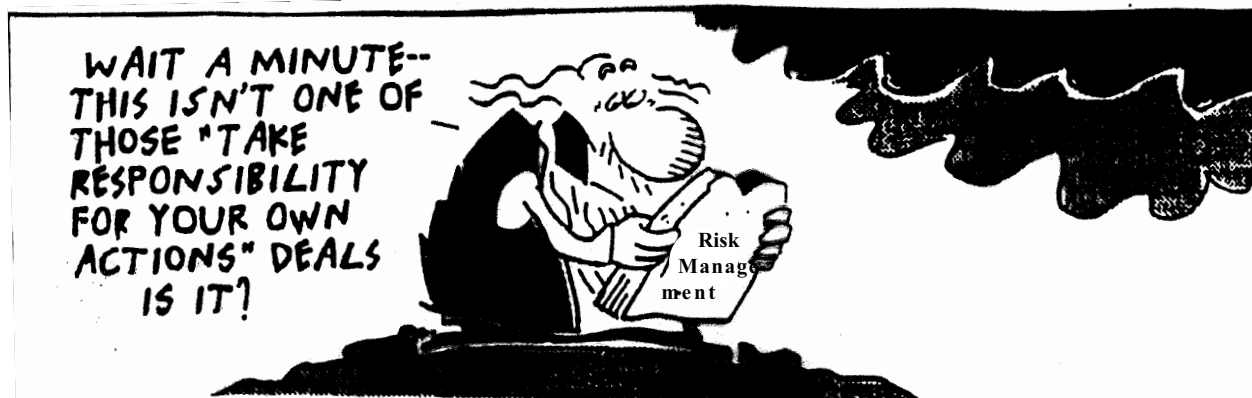
- Be imaginative and fit the theme
- Make accessible to all



## Set Starting and Ending Times For Events

- Stick to them
- Limit events with alcohol to four hours max

**Do Not Permit Drinking Games!**



# RENTERS INSURANCE IS A SAFE INVESTMENT

Reprinted from "Risky Times", Risk management newsletter published by Theta Xi Foundation

FRMT'S property insurance program protects the chapter's property, but not the property of individual members.

Many parents have homeowners insurance which covers the property of college students while away from home.

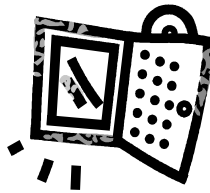
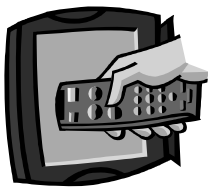
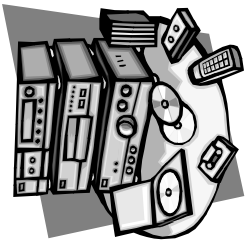
Another popular option is renters insurance which can be purchased from your parents' insurance agent or from an insurance agent in your campus community. It is very reasonably priced averaging about \$105 in annual premium for \$15,000 in coverage with a \$250 deductible. Costs can be further reduced with volume discounts available if parents

purchase renters insurance from the same company as other insurance policies they hold or by increasing the deductible.

A couple recommended sources for renters insurance are:

-State Farm Insurance Company <http://www.statefarm.com>

-Allstate Insurance Company <http://www.allstate.com>



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Committed to improving the risk management programs of its clients.*

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