



("Hold Members..." con't from pg. 1)

- Approximately 68% of rape victims knew their assailant (Violence against Women. Bureau of Justice Statistics, U.S. Dept. of Justice, 1994).
- Approximately 28% of victims are raped by husbands or boyfriends, 35% by acquaintances, and 5% by other relatives (Violence against Women. Bureau of Justice Statistics, U.S. Dept. of Justice, 1994).



### COLLEGE AND UNIVERSITY STATISTICS

- The American Medical Association reports that one out of every four college-age women is a victim of rape.
- 65% of sexual assaults occur at night, especially between midnight and 6:00 a.m. (Koss and Harvey, 1991).

#### Resources:

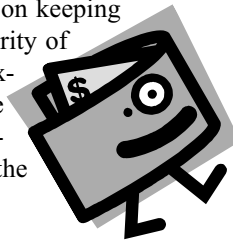
George Mason University, Sexual Assault Services. Available [On-line]: [http://www.gmu.edu/facstaff/sexual/sexual\\_stats.html](http://www.gmu.edu/facstaff/sexual/sexual_stats.html).  
 RAINN (Rape, Abuse, and Incest National Network). Available [On-line]: <http://feminist.com/rainn.htm>.  
 Sokolow, B.A. & Koestner, K.H. (2001). 2001 Fraternity and Sorority Sexual Assault Risk Management Curriculum. Campus Outreach Services Inc.  
 Violence against Women, Bureau of Justice Statistics, U.S. Dept. of Justice, 1994.  
 Wechsler, H., Ph.D. & Wuethrich, B. (2002). Dying to Drink Confronting Binge Drinking on College Campuses.

## Inside the numbers

By Richard Jungman, Manager of Claims, Hobbs Group/Kirklin & Co., LLC.

General Liability Insurance premiums are a significant expense associated with the operation of a fraternal organization. The premiums an insurer charges are based upon the general loss experience of a pool of similar organizations, membership numbers and the individual organizations past loss experience. Loss experience data of up to eight years, depending on the insurer, may be used. A review of fraternal claims history indicates that 2% of the total number of claims results in 90% of the claim dollars paid.

You have an opportunity to have an impact on keeping the Greek experience affordable to the majority of college students by avoiding or reducing the exposure to the contributing factors of these claims. To the right is an outline of the historical data, from 1996 to present, showing the



- 86% of sexual assaults involving college students took place off-campus, often in a fraternity house or apartment (Koss and Harvey, 1991).
- A study by Mary Koss at the University of Arizona found that 74% of perpetrators and 55% of victims of sexual assaults on college campuses had been drinking (Wechsler, 2002, p.192).

The future of your chapter rests in your hands. To ensure your organization's success, you must recruit men with high morals, uphold your members to high standards, and confront aggressive and risky behavior. Be your brother's keeper. You never know the impact you might have.

leading causes of loss in percentage of claims and amounts paid of the most costly 100 claims. Remember.....theses losses only represent only **2%** of the total number of claims but represent **90%** of the claim dollars paid.

#### Top 5 Occurrences

1. Hazing - 20%
2. Slip & Fall - 18%
3. Fighting - 14%
4. Sexual Assault - 13%
5. Fall from Height - 12%

#### Top 5 Claim Dollars Paid

1. Hazing (20) - \$6,497,122.17
2. Auto Accidents (14) - \$5,479,008.49
3. Alcohol Poisoning (4) - \$3,517,298.35
4. Slip & Fall (18) - \$2,569,941.68
5. Fall from Heights (12) - \$2,424,755.49

How can you make an impact? The first step is knowledge of the risk. There is no better place to start than tackling the big exposures. Your next step is to have sound risk management policies and procedures at the local level. Make sure that they are communicated to all levels of memberships.

The communication should be consistent and frequent. Once they are in place and communicated, monitor adherence and quickly deal with any violations appropriately.



(Member Accident...con't. from pg. 4)

the claim status and additional claim for benefits should be directed to the attention of:

Natalie Grogan, Maksin Management Corp.  
 Kevon Office Center, Suite 160  
 2500 McClellan Avenue  
 Pennsauken, NJ 08109  
 (800) 257-6250 Ext.149 Voice  
 (856) 486-4376 Fax  
[ngrogan@maksin.com](mailto:ngrogan@maksin.com) e-mail

If you have any question concerning the availability of coverage to you under the program, please contact your (Inter)national Fraternity Headquarters or contact Rich Jungman with the Hobbs Group / Kirklin & Co., LLC. at [rjungman@kirklin.com](mailto:rjungman@kirklin.com) or 800-736-4327 ext. 215.

## PROPERTY INSURANCE

Hobbs Group/Kirklin & Co., 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*

*or email [shaas@kirklin.com](mailto:shaas@kirklin.com)*

*at Hobbs Group/Kirklin & Co., LLC.*

*or visit our website at [www.kirklin.com](http://www.kirklin.com)*

*Telephone: 800-736-4327, ext. (1)203*

*Fax: 800-328-0522*



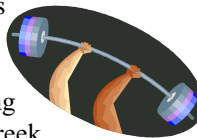
# Success or Distress?

By David Wright, a partner of LMS Risk Management Services, and a brother of Delta Chi Embry-Riddle Chapter.

where they are accountable to others, but guaranteed they will be at the next party. They are too prideful to ever admit to a mistake, much less ask forgiveness for hurting someone. Fraternities have a common ideal, a mission, a bond; a method of developing character and leadership skills. Why jeopardize the reputation and viability of the chapter with a problem member who either doesn't understand what it means to wear the letter jersey on the outside or live it out on the inside.

Why care? Over the past 5 years we have seen chapters closed due to actions of one or two members. Allegations of sexual assault not investigated, illicit drug use and drug use in the house, hazing, are followed by a media feeding frenzy and ultimately closure of the chapter. Society sees a responsible person in a chapter leadership role or alumni advisor with prior knowledge of the tendencies of this problem member – who ignored prior indications of the dilemma and therefore deserves the full financial kick-in-the-pants impact of a civil suit and chapter closure.

The above information is not intended to be negative but informative. We do see the positive achievements that each chapter brings to their school, however, we want to remain strong and solid so that the Greek community will be known for the positive attributes rather than the negative. Let's show this year to be the strongest ever!



**W**e all know a person in our extended friends or family who continually cause problems and either are in or on their way toward jail. They just don't seem to understand the rules of society apply to them and since they did not participate in the creation of these rules – hey—"I don't have to follow them!" Rules only interfere with their ability to have fun.

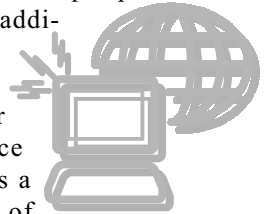
Sure they're amusing, often attractive and know how to party! You would want to follow them for awhile— wouldn't you? Would you want to be known as their associate – a close friend—a brother? With just an initial introduction, could people have a complete image of you – knowing that you are such close friends with this person?

We have these people within our local chapters – we may have not used the pledgeship time to get to know them very well, talking to them constantly about the ideals of our fraternity and why we believe what we do. It may have been easy to overlook serious character flaws in an attempt to meet our rush quota – besides, people change, can't they?

Problem members do not follow house or chapter rules, they do not attend meetings

## FRMT, Ltd WEBSITE

Introducing the new website for FRMT. [www.FRMTLTD.org](http://www.FRMTLTD.org) is up and running and has many useful features. The website has been set up to provide our clients access to additional educational resources as well as on-line forms for various insurance needs. It also gives a brief description of FRMT, Ltd and the participants.



The following are some of the resources you can access:

- Past FRMT newsletters.
- Risk Management resources
- Property Coverage option for FRMT members
- Special Event Coverage
- Information on other Insurance needs: Boiler & Machinery, Crime, D&O, Member Accident
- Liability and Property claim reporting
- Member accident claim reporting
- Requests for additional insureds
- Risk Management web links

We hope this site is a valuable asset to you. We would appreciate any comments or suggestions that you may have after visiting this website. This website will be a work in progress, future changes will be based upon the needs of our clients. Please direct your thoughts for additions or changes to [rjungman@kirklin.com](mailto:rjungman@kirklin.com).

### 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 Lambda	Phi Kappa Tau
Alpha Sigma Phi	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

## BE YOUR INTERFRATERNAL BROTHERS' KEEPER

The 22 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 22 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.

The FRMT, Ltd. was formed in Fall 1996 in Hamilton, Bermuda and began underwriting operations on October 1, 1996. Its predecessor organization, the Fraternity Risk Management Trust, was formed on October 1, 1992 with four member fraternities: Delta Chi, Kappa Alpha Order, Pi Kappa Phi and Theta Xi. FRMT, Ltd. welcomed its 22nd member, Alpha Sigma Phi, on February 1, 2002.

# Member Accident Protection Benefits

by Richard Jungman, Manager of Claims, Hobbs Group/Kirklín & Co., LLC.  
A recent added benefit to membership of fraternal brotherhood within the FRMT group is the Member Accident Protection Program. Many of the (inter)fraternity members of FRMT, LTD have purchased an insurance program to assist their undergraduate members with medical expenses associated with accidental injuries. The members of the FRMT who have purchased this coverage for their membership are:\*

Alpha Gamma Rho	Delta Chi	Phi Kappa Theta
Alpha Kappa Lambda	Delta Tau Delta	Pi Kappa Phi
Alpha Sigma Phi	Delta Upsilon	Pi Lambda Phi
Alpha Tau Omega	Kappa Alpha Order	Psi Upsilon
Chi Phi	Phi Kappa Psi	Theta Xi
Phi Kappa Tau	Zeta Beta Tau	

\*Effective dates of the program vary. Please check with your international fraternity headquarters to determine if your accidental injury occurred during the effective dates of the policy.

The benefits of this medical accident insurance are afforded to undergraduates who:

- Were members in good standing with the (inter)national fraternity on the date of the accident;
  - Were enrolled at the University or College where their chapter is located on the date of loss. If the injury occurred during the summer, the undergraduate must have been enrolled in the spring semester and enrolled for the upcoming fall semester; and
  - The accidental injury occurred during the effective dates of the policy.
- The benefits for the members who qualify for coverage are paid as a primary coverage for the first \$500.00. After the first \$500, the policy pays excess of any other health insurance or medical insurance available to the member. Benefits available under the policy include:\*\*
- Up to \$100,000 excess medical expense coverage;
  - \$5,000 Accidental Death Benefit for death that is a result of the accident and occurs within 100 days of the accident; and
  - Up to \$10,000 for Accidental Dismemberment that occurs due to an accident and is sustained within 100 days of the accident. Please see the policy for the dismemberment payment schedule for exact benefits available to you.

\*\*Coverage is subject to certain exclusions and limitations. Please refer to your policy to determine if the accidental injury is covered.  
We encourage all members of the international fraternities within FRMT that have purchased this coverage to take full advantage of this outstanding benefit of membership. To apply for benefits a member must complete the following steps:

- Complete a Claim Form and submit it to Traci Lukaszewicz with The Hobbs Group/ Kirklín & Co., LLC. by fax at 800 -328-0522 or mail your application to:  
The Hobbs Group/Kirklín & Co., LLC.  
PO Box 540673, Omaha, NE 68154  
A copy of the claim form can be printed off the website at [www.kirklín.com](http://www.kirklín.com) or request a copy be faxed or mailed to you by calling 800-736-4327 x 202;
- At the time of initial application, submit all EOBs (Explanation of Benefits) received from your primary health insurer. The administrator of the plan, Maksin Management Corp., will not process the claim without the EOB from your health insurer; and
- After the initial application for benefits is completed, all questions concerning



**Hobbs Group/Kirklín & Company, LLC.**  
*Insurance and Risk Management Services*  
P.O. Box 540673  
Omaha, NE 68154-0673

For reproduction permission or other input to  
the editor contact [rjungman@kirklín.com](mailto:rjungman@kirklín.com).



**Hobbs Group/Kirklín & Co., LLC.**

*Founded to serve the needs of  
fraternal organizations.  
Committed to improving the risk  
management programs of its clients.*

Address Service Requested

First-Class Mail  
Postage & Fees  
Paid  
USPS  
Permit No. 446

(Con't. on page 2)