

## RISK MANAGEMENT MODULE

### Objectives:

- Participants will become more knowledgeable about risk
- Participants will understand the FIPG Policy
- Participants will discuss changes that need to be made at the chapter level to reduce risks

### Materials:

Flipchart/Markers  
Writing utensil for each participant

### Handouts:

Area of Chapter Risk  
Who Killed Jane Doe?  
FIPG, Inc., Risk Management Policy  
Resource Handout

### Time Needed:

Component One - 20 to 30 minutes  
Component Two - 20 to 30 minutes  
Component Three - 20 to 30 minutes  
Component Four - 10 to 15 minutes

### Pointers for Discussion Group Leaders

As the leader, your ideas do count in the discussion. Your thoughts, ideas, and questions may help deepen the quality of the discussion. Primarily, however it is your job to get out the ideas of others.

- The material in this packet is written in four components. Facilitators can utilize all four components together or utilize separately. This is based on timing and needs of the organization.
- Listen with respect to all ideas and stress what is important. Try to keep the discussion focused on the goals and objectives and turn the discussion away from ideas that do not positively contribute to the discussion.
- Summarize at the end of the discussion by pulling together three or four main ideas that give a sense of what the group has been discussing. You can summarize it yourself, or ask another participant in advance to be prepared to provide the group with a summary.
- End the discussion on a positive note, inspiring members of the group individually and encouraging the participants to take action.
- The information below provides a framework from which to discuss. Do not read the material word for word.

### Resources:

FIPG, Inc. Risk Management Manual  
Pi Kappa Phi Fraternity  
Triangle Fraternity

## COMPONENT ONE

### **What is Risk?**

Have you driven a car lately? Did you obey the speed limit the entire time? If not, then you were taking a risk. Depending on how people drive in your city, you might have been taking a risk even if you were obeying the speed limit.

DEFINITION: Risks are any actions that have a potential to result in negative consequences for others or ourselves.

What are some of the negative consequences of speeding? You could get a ticket and pay a fine. You could lose your license if you have previous violations. You could get into an accident and hurt yourself, passengers in your car, or individuals in another car. The accident could cause your insurance rates to increase or your insurance coverage to be canceled.

Without insurance you couldn't drive your car. Without your car you might not be able to get to class or to work. Without getting to work you wouldn't have the money to pay for school.

You get the idea ...one small risk may have a major domino effect that you might not anticipate at the time you decide to take the risk.

### **Do We Always Decide to Take Risks?**

Do you intentionally decide to speed? To break the law? You probably do sometimes, particularly if you are running late, and calculate how fast you have to drive to get to your desired destination. More often than not, however, you may just do it out of habit. Or you may do it because everyone else around you is doing it and you are just going with the flow of traffic.

That reality is probably fairly true for the chapter and many of the decisions it makes as well. Many of the chapter's social events, new member activities, etc. are simply made out of habit or tradition. No intentional decision is being made to risk a new member's life with a particular activity. Yet, unfortunately, many of the decisions do involve risk, do have unanticipated consequences, and do cause a ripple or domino effect far greater than anyone might ever anticipate.

It is easy to think first of alcohol issues when the notion of risk management in chapters is raised, but risk exists in far more areas than just chapter social events. Further, risk doesn't just mean breaking the law or a university or national policy. Getting a poor chapter GPA is a risk that could result in social probation or other punishments. Not having a designated chapter spokesperson in a crisis is a risk that may result in members making inappropriate statements to the media. There are big risks and there are little risks.

To help chapter members understand this, you might have members work in small groups to complete the following worksheet and then discuss it as a chapter. Distribute handout and break in small groups. Communicate how much time they have to complete the handout. It might be helpful to provide an example for the group so they understand the process.

### Area of Chapter Risk

Think of all aspects of chapter life that involve potential risks. First generate as comprehensive a list as you possibly can. Some examples might be: new member activities, recruitment, social events, intramurals, chapter house, road trips, academic performance, educational programs, etc. List them in the spaces below. For additional risks, continue on another piece of paper. Then for each area, identify 2-3 things the chapter does in that area that pose the highest risk and what are the worst case ramifications of that risk if things work out poorly.

**Exposure to Risk:** \_\_\_\_\_

Risky acts:	Possible ramifications:
1.	1.
2.	2.
3.	3.

**Exposure to Risk:** \_\_\_\_\_

Risky acts:	Possible ramifications:
1.	1.
2.	2.
3.	3.

**Exposure to Risk:** \_\_\_\_\_

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2.	2.
3.	3.

After the chapter has completed the worksheet in small groups, you can then discuss as a chapter whether or not these risks are worth taking. In most cases, you can identify an alternative activity, procedure, or plan that would at least reduce the level of risk involved and potentially minimize the negative consequences to individuals and/or the chapter. That's what risk management is all about: anticipating risk and taking actions to minimize exposure and possible negative repercussions.

Risk management doesn't mean that the risk will go away. Even the seemingly safest programs or activities can have unanticipated consequences. What risk management is, however, is a proactive effort conducted in advance of an action or event in an effort to minimize the potential for harm or negative results.

The worksheet just completed is only one of the many steps you can take to help members understand the risks that are associated with the chapter. Why is it important that each member be aware of such risks? Because each and every member is regularly in the position to generate or reduce risk for the chapter. We need every chapter member to think like a risk management officer: What is the worst possible thing that can happen and how can I minimize that risk?

## **COMPONENT TWO**

Distribute FIPG Policy to participants. (If the chapter is not a member of FIPG, distribute the organization policy.) The information listed below will assist you as you discuss each area of the FIPG, Inc. Risk Management Policy. The goal of the facilitator is to help participants understand the policy and begin identifying ways that a chapter might reduce their risk. Record ideas on the flipchart that are generated through the discussion.

### **ALCOHOL AND DRUGS**

#### **1. DON'T BREAK THE LAW**

It's pretty simple: the DRINKING AGE IS 21 in all states, and anyone (a member or a guest) who consumes alcoholic beverages underage runs the risk of trouble.

In addition, chapter functions (which can be any event an observer would associate with the Fraternity) with alcohol present must abide by either the "Bring Your Own (Alcoholic) Beverage" policy or must use a 3rd party vendor. Simply put, chapters do not have liquor licenses, and therefore cannot provide alcohol.

#### **2. NO CHAPTER PURCHASE / BULK QUANTITY**

No funds collected by the chapter in any form, including dues or "passing the hat", can be used for the purchase of alcohol. It is illegal for individuals of legal drinking age to purchase alcohol for anyone under 21 years of age.

THE FRATERNITY IS NOT A TAVERN, so we shouldn't be in the business of providing alcohol. When we do, we take on a huge risk. Also, in today's college culture, a bulk quantity of alcohol translates to most observers as an opportunity to binge drink, which creates the risk for things like alcohol poisoning, falls, death, and other injuries.

This means that kegs, cases, and other mass quantity of alcohol are a HUGE risk and liability.

#### **3. NO OPEN PARTIES**

In order to further decrease risk, events with alcohol on the premises MUST HAVE A GUEST LIST and non-members of the Fraternity must have specific invitations. Know who your guests are! The campus phone directory does not constitute a guest list, nor does a listing of every sorority woman on your campus. The FIPG Policy suggests that attendance at social events with alcohol present should not exceed two guests per member.

#### **4. DON'T SERVE TO MINORS**

It should go without saying that it is against the law to purchase for, or serve alcohol to, someone who is under 21 years of age. Again, against the law equals increased risk.

#### 5. NO ILLEGAL DRUGS IN THE FRATERNITY!

This one is cut-and-dry. There is ZERO TOLERANCE for chapters who have illegal drugs or controlled substances on chapter premises or at Fraternity events.

#### 6. NO CO-SPONSORING WITH DISTRIBUTORS

The chapter is equally liable if they co-sponsor an event with a vendor/tavern where alcohol is present, given away, or sold to those present.

#### 7. ALL OR NOTHING RULE

Any chapter that CO-SPONSORS OR CO-FINANCES an event with other chapters/organizations is equally liable for an incident if any of the other groups purchase alcohol. That means the chapter SHARES THE RISK even if they are following every other FIPG guideline.

#### 8. "DRY" RUSH/RECRUITMENT

Any individual expected to make a life changing choice (accepting a bid) cannot be counted upon to make an educated decision when under the influence of alcohol. Additionally, if alcohol is the only selling point the chapter has to a prospective member, then it is time for the chapter to rethink why they exist. Finally, most of men seeking to join a fraternity are under the legal drinking age which makes it illegal for them to drink alcohol. ABSOLUTELY NO ALCOHOL can be present at any recruitment event or activity.

#### 9. NO "DRINKING GAMES"

"Drinking games" encourage binge drinking which increases the risk of an accident. Chapters that don't permit, tolerate, encourage, or participate in such antics can reduce their risk significantly.

#### 10. "DRY" PLEDGING

THERE CAN NOT BE ANY ALCOHOL INVOLVED WITH THE DEVELOPMENT OF ASSOCIATE MEMBERS/PLEDGES. Most associates are under the legal drinking age anyway, which means it's not only illegal, but it makes the risk and liability especially high.

### **HAZING**

The purpose of fraternity education is just that - education about the fraternity, about the chapter and about the college or university. It is education about past and present members of the fraternity, and it is education about what makes a good member. The goal of fraternity education is to develop the future leaders of the chapter.

It is the responsibility of every member to educate in a constructive and harmless way. Each member must watch out for new members, whether pledged member, new or provisional in nature. It is the responsibility of every member to see that the anti-hazing standards of FIPG are not violated.

Some specific means to eliminate hazing and make pledgship a challenging, positive experience:

#### DEVELOP CHAPTER UNITY OF BOTH PLEDGED AND INITIATED MEMBERS:

Involve pledged members on chapter committees, attend chapter meetings, hold sports events with mixed teams of pledged and initiated members, and have an all chapter/pledge class retreat. Clean the chapter room together. Pledges work together on a community service/chapter improvement project.

#### PROMOTE SCHOLARSHIP:

Take advantage of university academic and tutoring services, designate quiet hours on your chapter's halls, invite university speakers to discuss test-taking skills, study methods, etc.

#### DEVELOP PROBLEM-SOLVING ABILITIES:

Have pledged members discuss chapter weaknesses such as poor rush, apathy, and poor scholarship. These solutions should be shared with the initiated members. The pledge class should then be involved in the implementation.

#### DEVELOP SOCIAL SKILLS:

Hold a seminar on table etiquette and other social graces; plan a seminar with college resources on effective communication skills, body language, eye contact, and other aspects of communicating.

#### INSTILL A SENSE OF BROTHERHOOD OR SISTERHOOD:

Plan special events when the entire chapter gets together, e.g., attend a movie, play, professional sports game, etc.

#### BUILD AWARENESS OF CHAPTER HISTORY:

Invite an older alumna or alumnus to talk about the chapter's early days, its founding, special chapter traditions, and prominent alumnae or alumni.

#### DEVELOP LEADERSHIP:

Assign each pledged member to a chapter committee. Expect the pledge class to plan and implement its own activities. Encourage participation in campus activities outside of the sorority or fraternity. Have the pledge class elect their own officers.

#### DEVELOP KNOWLEDGE OF THE GREEK SYSTEM:

Invite the Panhellenic, Pan-Hellenic, IFC President or the Greek Advisor to speak on the Greek system, covering the purposes of fraternities and sororities, the regulations they formulate, and the goals and expectations of the Greek system.

#### AID CAREER GOALS:

Use college resources for seminars on resume writing, internships, the job search, job interview skills; invite different alumnae or alumni to speak on various careers.

### INVOLVE PLEDGED MEMBERS IN THE COMMUNITY:

Visit a nursing home or youth center to sing, play games, or just talk; get involved with Project Uplift or other Big Sister/Brother groups. Such involvement should continue well after initiation.

### IMPROVE RELATIONS WITH OTHER GREEKS:

Have new member classes get together to plan joint social or service activities; pledged members plan a cook-out with another pledge class, followed by a sports activity (softball, volleyball, etc.).

### PROHIBIT ALL ALCOHOL

Since your pledged members almost certainly are underage, alcohol has no place in any pledged member activity and is specifically prohibited under the FIPG Policy.

## **SEXUAL ABUSE AND HARASSMENT**

A chapter 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 that are demeaning to men or women, including but not limited to date rape, gang rape, and verbal harassment.

A chapter will not sponsor or participate in any activity, including competitive games and philanthropic endeavors that is abusive or demeaning to human beings. A chapter will educate its members on the issue of sexual abuse.

Legal liability is a reality in sexual abuse incidents. It is possible that a victim of sexual abuse or rape may be able to sue the perpetrator, even though criminal charges are not filed or are dismissed. The chapter, chapter officers, and others may be sued if an incident of sexual abuse occurs at a chapter function.

In order to understand sexual abuse, we must define both sexual harassment and rape. Sexual harassment is defined as the unwelcome, unreciprocated imposition of sexual attention, usually in the context of a relationship of unequal power. Rape is defined as an act of sexual penetration with a person against his/her will. Both of these actions fall under the definition of sexual abuse.

There are many types of sexual abuse. Recognize that sexually abusive behavior occurs on a continuum ranging from harassment to rape. Sexual abuse usually falls into two categories, verbal and physical.

Verbal abuse may include:

- whistling
- humor and jokes about sex or male or female specific traits
- suggestive or insulting sounds
- sexual innuendoes about your or someone else's personal appearance
- sexual innuendoes about your or someone else's sexual activities
- demands for sexual favors accompanied by implied or overt threats

Physical abuse may include:

- obscene gestures
- staring suggestively
- any inappropriate touching, pinching or patting
- brushing against someone else's body
- coerced sexual intercourse
- assault

### **FIRE, HEALTH AND SAFETY**

The responsibility of maintaining a safe and positive learning environment for chapter members is a concern. Our goal in the area of chapter housing must be to make sure that all who live in our chapter houses are protected to the best of our ability.

The responsibility of meeting our housing goals rests with chapter members working in close cooperation with local property-holding alumnae/alumni corporations. The policies and standards that we establish to meet this goal become a risk management program.

## **FIPG, INC. Risk Management Policy**

The Risk Management Policy of FIPG, Inc. includes the provisions which follow and shall apply to all fraternity entities and all levels of fraternity membership.

### **ALCOHOL AND DRUGS**

1. The possession, sale, use or consumption of ALCOHOLIC BEVERAGES, while on chapter premises or during a fraternity event, in any situation sponsored or endorsed by the chapter, or in any event an observer would associate with a fraternity, must be in compliance with any and all applicable laws of the state, province, county, city and institution of higher education, and must comply
2. with either the BYOB or Third Party Vendor Guidelines.
3. No alcoholic beverages may be purchased through chapter funds nor may the purchase of same for members or guests be undertaken or coordinated by any member in the name of, or on behalf of, the chapter. The purchase or use of a bulk quantity of common sources of such alcoholic beverage, e.g. kegs or cases, is prohibited.
4. OPEN PARTIES, meaning those with unrestricted access by non-members of the fraternity, without specific invitation, where alcohol is present, shall be forbidden.
5. No members, collectively or individually, shall purchase for, serve to, or sell alcoholic beverages to any minor (i.e., those under legal "drinking age").
6. The possession, sale or use of any ILLEGAL DRUGS or CONTROLLED SUBSTANCES while on chapter premises or during a fraternity event or at any event that an observer would associate with the fraternity, is strictly prohibited.
7. 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.
8. No chapter may co-sponsor or co-finance a function where alcohol is purchased by any of the host chapters, groups or organizations.
9. All rush activities associated with any chapter will be a DRY rush function.
10. No member shall permit, tolerate, encourage or participate in "drinking games."
11. No alcohol shall be present at any pledge/associate member/novice program, activity or ritual of the chapter.

### **HAZING**

No chapter, colony, student or alumnus shall conduct nor condone hazing activities. Hazing activities are defined as: "Any action taken or situation created, intentionally, whether on or off fraternity premises, to produce mental or physical discomfort, embarrassment, harassment, or ridicule. Such activities may include but are not limited to the following: use of alcohol; paddling in any form; creation of excessive fatigue; physical and psychological shocks; quests, treasure hunts, scavenger hunts, road trips or any other such activities carried on outside or inside of the confines of the chapter house; wearing of public apparel which is conspicuous and not normally in good taste; engaging in public stunts and buffoonery; morally degrading or humiliating games and activities; and any other activities which are not consistent with academic achievement, fraternal law, ritual or policy or the regulations and policies of the educational institution or applicable state law."

### **SEXUAL ABUSE AND HARASSMENT**

The fraternity will not tolerate or condone any form of 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 including but not limited to date rape, gang rape or verbal harassment.

### **FIRE, HEALTH AND SAFETY**

1. All chapter houses should meet all local fire and health codes and standards.
2. All chapters should have posted by common phones emergency numbers for fire, police and ambulance and should have posted evacuation routes on the back of the door of each sleeping room.
3. All chapters should comply with engineering recommendations as reported by the insurance company.
4. The possession and/or use of firearms or explosive devices of any kind within the confines and premises of the chapter house is expressly forbidden.

### **EDUCATION**

Each fraternity should annually educate its students and alumni/alumnae in the Risk Management Policy of FIPG, Inc. Additionally, all student and associate members and key volunteers shall annually be sent a copy of said Risk Management Policy.

### **COMPONENT THREE**

Distribute handout. The case is called Who Killed Jane Doe? Have participants read the information and rank order. Depending on the size of the group, you can either have a group discussion or break into small groups to discuss the decision each person reached and the rationale behind the rankings. As a group, decide on the 2-3 things that most likely would have prevented Jane's death from occurring if they had been done in time. What is usually decided is that everyone has some level of responsibility for the end result because individuals in this case all had opportunities to act in a manner that could have reduced the likelihood of problems developing.

The intent of the case study is to spur discussion and let people see the many different viewpoints that could be taken in a given situation and how responsibility could be attributed to many parties. Therefore, people are supposed to be always thinking about their actions and the far-reaching implications.

### Who Killed Jane Doe?

Jane Doe, age 20, was dead on arrival. Several fraternity members, concerned by her unconscious vomiting, drove her to the emergency room at 2:30 a.m. But even before they pulled into the emergency drive, her breathing had stopped. Successive attempts by the hospital staff to revive her failed.

The sisters of Mu Epsilon were sorry. She had lived in the chapter house for two years. All her sisters knew about her drinking problem and more than a few had escorted/carried her home from past parties and held her hand as she threw-up all night.

Karen, her best friend and pledge mom was sorry. Jane and Karen had decided to get primed for the Alpha Lambda mixer later that evening. Each had done several shots at their favorite campus bar.

The brothers of Alpha Lambda were sorry. The chapter had successfully dodged their National Fraternity's risk management policy all year. No one else on campus was following it, so why should they? Besides, if they didn't provide alcohol and serve minors, no women would come to their parties.

Joe, an Alpha Lambda pledge and designated bartender, was sorry. Nobody ever told him not to serve people that were already drunk. Jane didn't look any drunker than anyone else at the party. Besides, Jane was hanging all over Mike, and a little more beer might have helped him get lucky.

The IFC was sorry. Twelve of the 15 chapters on campus have national risk management policies specifically prohibiting the purchase and serving of alcoholic beverages. The IFC rep from Beta Rho had brought up the idea of a unified IFC Risk Management Policy earlier in the year, but the idea had been voted down.

The Panhellenic Council was sorry. They voted to send flowers to Mu Epsilon to show their support. Men's fraternities are the source of the campus alcohol problem, so the Panhellenic didn't feel like there was much more they could have done.

The local bar staff members Jane and Karen had visited were sorry. They had stamped Jane's hand "underage" but hadn't bothered to monitor bar patrons beyond the front door. Underage dollars made up the largest percentage of their profit and they simply couldn't afford to enforce the drinking age when other bars didn't.

Jane's parents were sorry. She started drinking during her sophomore year of high school. But what could they do? All kids are going to drink with or without their parent's permission.

Who was to blame for the death of Jane Doe? Rank the eight in order of most to last.

- |    |    |
|----|----|
| 1. | 5. |
| 2. | 6. |
| 3. | 7. |
| 4. | 8. |

## COMPONENT FOUR

### **Ready to Act?**

Today you have had the opportunity to evaluate risk that your chapter is taking as well as learn about your risk management policy. Reducing risks resides in the actions of your chapter. Please take a few minutes to work in your small group to identify specific things within your chapter where you believe you could reduce risks.

Ask the participants to share specific things they can do as a chapter to reduce risks. Write these ideas down, note the officer/person responsible, and dates for completion.

Distribute "Resource Handout." Encourage participants to utilize all their resources in the area of risk management/alcohol/hazing/drugs/fire prevention:

- Counseling Center
- Health Center
- University Policy
- Fire and Police Department in the community
- Greek Advisor
- Dean of Students
- Leadership Consultants
- National Headquarters