

Risk Management...  
Legal Liability...  
Personal Accountability...

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Can we talk about one without the others?

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University of Connecticut

# System or Community

- Is the University of Connecticut a Greek System or a Greek Community?

# Community

A dynamic whole that emerges when a group of people:

- Participate in common practices;
- Depend on one another;
- Make decisions together;
- Identify themselves as something larger than the sum of their individual relationships; and
- Commit themselves for the long term to their own, one another's, and the group's well being.

# Headlines

- Following are some news clips.
- What message do these articles tell us about Greek life?

## *U. Penn Sigma Kappa raises \$7K for charity*

“Sigma Kappa sorority ‘rocked the dock’ Friday night with a battle of the bands competition at Cavanaugh's River Deck.

All proceeds from the event -- which drew over 800 people and raised \$7,000 -- benefited the sorority's main philanthropic cause, Alzheimer's research.”

- Daily Pennsylvanian

## *Greeks raise money, give time to good causes at TCU*

“According to the directors of service for the Interfraternity Council and Panhellenic Council, more than \$121,000 was donated to various charities through philanthropies in 2003.”

-Daily Skiff

## *Lambda Chi food drive*

“On November 6, 1993, Lambda Chi Alpha began an international philanthropy project that has raised more than 10.5 million pounds of food for the needy across North America.”

-[www.lambdachi.org](http://www.lambdachi.org)

## *Best Fraternities for Future CEOs*

“Don't be surprised if you see your company directors exchanging secret handshakes at the next board meeting. After all, about a quarter of all chief executives on the Forbes Super 500 list of America's largest corporations were members of college fraternities.”

-Forbes.com (January 2003)

# ***Penn State Greek Community Raises Millions***

“Dance Marathon is the largest student run philanthropy in the United States and is held right here at our own Penn State University. This fund raiser helps to raise money for the Four Diamonds Families, those that are affected by children with cancer. Totals have been over 3.5 million dollars for the past two years and are expected to increase in the future.”

-[www.gopsusports.com](http://www.gopsusports.com) (August 2003)

***In 2006 PSU Dance Marathon raised more than \$4.2 million!***

# WHY?

- How did these headlines make you feel?
- Why do we have these headlines?
- Why were these stories in the media?

## *Alcohol could be factor in death of CU Chi Psi pledge*

“An 18-year-old freshman business major was found dead Friday in a fraternity house across the street from the University of Colorado campus.”

-Rocky Mountain News

## *Former Lambda Chi member reveals 'severe' initiation traditions*

“They treated us like prisoners of war during initiation week,”

-Northern Star

## *Former Frat Member Pleads Guilty To Hazing*

“A former Alfred University fraternity member will spend 60 days in jail and three years on probation after admitting his role in the beating of another fraternity brother who later committed suicide.”

-Associated Press

## ***No insurance coverage for ASU fraternity that served alcohol before fatal hit-run***

“An Arizona State University fraternity lacks the support of its insurance company in a \$1 million settlement it was ordered to pay for its role in the 2001 death of an incoming freshman.”

-Arizona Republic

## *Red Cross destroys U. Missouri sorority's blood donations*

“The American Red Cross destroyed 81 units of blood donated by members of sorority Gamma Phi Beta because of an e-mail sent by member Christie Key through the sorority's listserv last semester.

‘I don't care if you got a tattoo last week -- LIE,’ the e-mail stated.”

-The Maneater

## *Hazing: Not Just Fun and Games*

“Though many people think of hazing practices as harmless school-time antics, hazing has actually been associated with more than 50 deaths in college fraternities, countless injuries, and devastating emotional effects.”

-Healthology, Inc. (2002)

***And in the fall of 2005 more than 20 fraternity and sorority members died from hazing and alcohol related incidents!!***

## ***4 SMU students involved in hazing incident are expelled***

“Braylon Curry and another SMU fraternity (Alpha Phi Alpha) pledge were forced to drink hot sauce and gallons of water and were beaten with wooden paddles...

After Mr. Curry lost consciousness, the men stood him up and forced him to drink more, authorities said. They also punched him in the stomach to make him vomit...

## ***4 SMU students involved in hazing incident are expelled***

...If left untreated, his brain could have swelled, leading to death.

Mr. Curry also inhaled the vomited water and hot sauce into his lungs, lowering oxygen levels to his brain for four to six hours, making brain damage an initial concern.”

*-The Dallas Morning News*

## *Ex-pledge files lawsuit in hazing*

“A former pledge at a now-defunct LSU fraternity filed a lawsuit Friday claiming he was stripped to his boxer shorts in a remote sugarcane field, beaten and forced to inhale rubbing alcohol during a hazing incident last spring.”

-Baton Rouge Advocate

## U. Michigan fraternity prank ends in arrests

“In what some University of Michigan sorority members are calling the damaging escalation of a friendly tradition, nine members of Theta Chi fraternity were arrested early Saturday morning after police said they gained illegal entry into the Delta Delta Delta sorority house. The sorority will press charges, which could result in 15-year felony punishments.”

-Michigan Daily

## *Lawsuit filed against Cal Poly SLO fraternity members in death*

“Members of Sigma Chi fraternity are being served a summons and complaint that allegedly holds nine members responsible for the death of Brian Gillis, a Sigma Chi member who died last April from a Gamma-Hydroxybutrate overdose.”

-Mustang Daily

## *Texas fraternity suspended following racism allegations*

“The Kappa Alpha Order's local Omicron chapter was suspended by the organization's central office Monday, pending further investigation into allegations of racist behavior at parties hosted by the fraternity.”

-Daily Texan

## *Student dies at fraternity party*

“Brett Jensen died last year after falling 30 feet from a deck at his fraternity house, Pi Kappa Phi, which allegedly threw a drinking bash that night.”

- Seattle Post-Intelligencer Reporter

## *Alcohol could be factor in death of CU Chi Psi pledge*

“An 18-year-old freshman business major was found dead Friday in a fraternity house across the street from the University of Colorado campus.”

-Rocky Mountain News

# WHY?

- How did these headlines make you feel?
- Why do we have these headlines?
- Why did people do some of these things?
- Why were these stories in the media?
- Why do these things still occur today?

# Conversation Parameters

- Can't change Inter/national Policies.
- Must comply with Federal, State and Local Laws.
  - ◆ Can't serve alcohol to minors (under 21) – Federal.
  - ◆ Hazing is a crime – State of Connecticut and UConn.

# What is Risk Management?

- Often, we think Risk Management is about policies, rules, and things we CAN'T do.
- However, Risk Management is about what we can do - the process of taking smart steps to avoid exposures.



What does risk  
management involve?

# What does risk management involve?

- Event Planning
- Risk Reduction/Transfer
- Education
- Insurance

# What does risk management involve?

Above all, it is:

- making smart decisions; and
- having the courage to stop the bad behaviors.

# Why do we have Risk Management?

Protect assets:

- People are our most important asset; and
- Money allows the Fraternity/Sorority to function effectively.

# Negligence

## Components of Negligence

- Duty
- Failure to perform duty
- Injury resulting from failure to perform duty

# Negligence

## Example

- Duty—Not provide alcohol to minors
- Failure to perform duty—Alcohol is provided to minor
- Injury resulting from failure to perform duty—Minor gets alcohol poisoning

# Claims

What percentage of claims  
involve alcohol?

**OVER 90%**

# Claims

What risky behaviors leave us most vulnerable to insurance claims?

# Claims

What risky behaviors leave us most vulnerable to insurance claims?

- Hazing
- Alcohol

# Claims

What does this mean for us?

- Higher insurance rates
- Insurance Policy changes (more/different rules)
- More scrutiny from others or within

# Examples of Claims

## FACTS

- Tree on chapter property fell on claimants car
- “Acts of God” are not covered
- Claimant claims that “anyone that looked at the tree could tell it was dead
- Claimant was liable if he could tell it was dead

Payout--\$0 settlement + \$1302 attorney fees

# Examples of Claims

## FACTS

- Claimant tripped and fell on a defective sidewalk in front of chapter house that was managed by the city.
- Claimant sought damages in the amount of \$1,000,000.
- Doctor examined claimant and diagnosed her with a contusion and mild abrasion.

Payout--\$7,500 settlement + \$1,756.04 attorney fees

# Examples of Claims

## FACTS

- Members of fraternity fired a potato gun which struck the eye of a student
- Student filed suit against members
- Individuals (including person that loaded gun, person that fired gun, person that supplied the potato, and person that held gun) were found liable

Payout—\$500,000 combined

# Examples of Claims

## FACTS

- Seventeen year old girl served alcohol at chapter house.
- Girl struck by drunk driver and killed after leaving chapter house.
- Girl had BAC of between .08 and .10

Payout--\$150,000 settlement + over \$9,000 attorney fees

# Examples of Claims

## FACTS

- Member died in chapter house after drinking alcohol following fraternity big brother ceremony.
- Alcohol was supplied by the member's big brother.
- Member's parents sued the fraternity.
- Fraternity was found not liable.

Payout—over \$200,000 in attorney fees and other expences

# Other Risk Management Issues

What are other issues/risky behaviors that we need to identify that are threatening your Greek Community and/or its members?

# What are some of the things that need to be in place to support the change?

- Consistent Policies;
- Education;
- Enforcement Mechanisms with due process;
- Accountability.

# Enforcement vs. Inspection

- What is a party inspection?
- How is this information used?
- What judicial procedures need to be in place?

# Differences between IFC and Panhellenic

- Peer monitoring (inspection/enforcement);
- Appeals Process; and
- Insurance coverage for Panhellenic Council events.



# Potential Resources

# What now?

- What should a fraternity/sorority member do?
- What should a fraternity/sorority chapter do?
- What should your Greek community do?

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