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I. Management of Change

The idea of change is one the most of us are not ready to deal with and feel very uncomfortable with, changes make us deviate from our regular routines and require more effort than we are willing to commit. It is this attitude that causes our chapter to remain in a constant state of stasis. This stasis leads to a state of stagnation eventually leading to chapter failure because of the chapter's unwillingness to change and adapt to the current social climate. Changes have to be made to adapt to changing conditions.

This topic is at the forefront of the Risk management manual to show that making changes in chapter risk management you as brothers have to know how to get brothers to deviate from the status quo. The following steps will help you change the attitude within your chapter and get the chapter where it needs to go.

Steps in completing changes:

1. Identify changes in the environment around us.

When looking at the environment that surround us as fraternity members there are areas that need to be examined. The first area to examine is the chapter environment, within this environment you have to identify the members who will aide in the implementation of the changes as well as those who will hinder the changes, and finally those who will remain neutral as "to not rock the boat".

2. Next, to be identified are the positives and the negatives associated with the changes to be undertaken. An example of these changes would be having a third party vendor be responsible for the alcohol at one of our events.

Pros:

Lower level of liability

Enables brothers to enjoy the event as opposed to supervise the event

Makes the insurance policy on the house and the fraternity valid in the event an incident does occur

Cons:

Higher cost associated with party

Lower turnout because minors unable to get in and drink

People have less "Fun"

Someone to tell actives what to do "in their house"

3. The next task that has to be completed is to understand the stages of change curve. This curve addresses the concept of how people deal with changes to their environments.

Here are the stages of the change curve:

1. **Holding on/ denial**
In this stage the is where an individual or group refuse to let go of old ideas and cling to their comfort zone.
2. **Resistance**
In this stage, individuals or groups refuse to listen to any idea relating to change and defend their own ideas or routines. This is the most difficult stage to get through and it is usually takes the longest and is most time consuming. The key to getting past this stage is it to listen and understand the point of view of the speaker. Listen and empathize with them. They want you to understand why they are continuing to hold on to these methods.
3. **Letting Go**
The letting go stage is where you have made a break through to the individual or group that you are trying to make a change with. This is a very fragile state because the group or individual can easily revert back to the resistance and even the holding on stage. As a presenter, you must try to remain focused on the task and not allow this regression to occur. To achieve this as the speaker you should suggest some alternatives to the group of what they think would work best, ask for their input it help them to think the idea is there own. If they believe that it is there idea then they are more likely to implement it. This leads nicely into the next stage, which is exploration
4. **Exploration**
The exploration stage leads to the actual changes being developed as well as finding ways to implement each of the ideas that have been presented. In addition, the exploration stage allows ideas to be evaluated by the group and then decided upon based on merit. Again this will get the chapter motivated because it will give them a sense of doing the changes their way.

5. Commitment

Once the exploration stage has been completed, the next natural step is to have commitment of the brothers. This stage is actually quite easy, the reason it is easy is because you have included the brothers of the chapter in the decision making you have allowed them to come up with the solutions. They have been involved the whole way. By empowering the members of the chapter, you have increased their level of commitment to the idea because the idea is their own.

6. Moving on

This is the last stage of the change curve. This stage is just a matter of implementing the changes decided upon. After having the members of the chapter decide on a plan of action and a method of implementation the only issue left to face is the actual follow up relating to the changes. A method to monitor the progress of the changes, is set up a checklist, every time there is goal that been met check that item off the list.

Insert change curve

The following are some ideas to get the chapter into the right frame of mind to implement or develop ideas to achieve change:

1. Conduct exercises where you ask people pair up and examine one another's appearance, then ask them to leave the room and change something about themselves. Ask them to return to the room and ask if each of them notice the changes that they have made to their appearance. Continue this for three or four more times then after this ask every one to return the their seats and continue with the group activities. After a short period of time stop the discussion and ask the members how many of them have returned the things they changed about themselves to its original state. The point that this makes is that there is a common theme, which, illustrates that it takes a great deal of effort to begin to change and maintain those changes. In our nature complacency is the easiest way to live day to day.
2. Conduct an exercise about favorite sports teams, talk about what the team needs and how to go about getting it. This will get people into the right frame of mind to begin to think about the task at hand and they wont even realize that they have their mind in gear to begin to think about changes that should be made within the chapter.
3. Activities that get active participation from the brothers of the chapter and make brothers think about things and how they need to be changed.

Remember that it only takes one person to begin to make a change. The question that you have to ask yourself is am I willing to put the effort forth to make that change, or will I remain with the status quo?

What you will have accomplished after conducting this little seminar with your chapter is that you now have a way in which you can resolve problem and address any issues that may face you within the chapter, the fraternity, the university, as well as in your everyday lives. This approach will allow you to develop the necessary skills to handle any problem that you are faced with.

II. Risk Management Prevention

The idea of risk management is one that seems to be one that we are able to brush aside. The familiar quote that is stated regarding any risk management issue is “ Don’t worry about it, do you know what the chances are that we will get caught”, this quote is usually followed by “ and if we do get caught what is the worst that could happen”. This attitude is what leads to a cycle that is very dangerous for a chapter and its members. The reason that this is dangerous is because it breeds confidence. With this confidence there is the idea that you are invincible which is not the case at all. The more that you continue to break the rules the greater your chances are of getting caught. Repeated mistakes do not lead to a better solution. When you make an error like burning your hand on the stove you take precautions to make sure that you don’t have that unpleasant experience occur again. This is the same attitude needed in the chapter. In this section of the manual you will learn how to limit the risk that is associated with everyday life in a fraternity house. This will lead to lower insurance costs and also less chance of the chapter getting in trouble with the university as well as the local authorities.

The following are steps that a chapter needs to perform to reduce the risk that they are potentially exposing themselves to:

1. Perform a risk management audit

In this stage a chapter must evaluate every aspect of the house as well as the activities that are conducted in it.

- a. The first thing that a chapter must do is to take a walk through the house and identify the potential hazards in the house. An example of this would be to note a loose handrail that could lead to it falling off and someone falling down the stairs and being seriously injured.
- b. Next the members must look at the activities that they host in the house. By doing this the following must be examined:
 1. The local laws that could be potentially broken
 2. The Fraternity rules or regulations that could be broken
 3. The Chapter House rules or regulations that could be broken

- c. The last thing that a chapter must do is to evaluate the events in which they participate. This evaluation is similar to the one that is done regarding chapter events. You must examine the following:
 1. The local laws the could or are being broken
 2. The event host's rules that are being broken
 3. The probability of placing yourself or your organization at risk by participating in the event. An example of this would be if you were asked to help sponsor an event that could potentially violate your fraternity risk management policy there by making your insurance policy null and void. An event of this nature would be co-sponsoring are party where there was going to be alcohol served to minors.

2. Risk Management Training

- a. International Headquarters is the first place that you can look to for risk management training. Headquarters has all of the necessary material as well as the trained staff to answer any questions. Don't be afraid to call on these staff members, remember they were actives at on time too. The idea that your headquarters staff are there to stop you from having fun is a ridiculous idea. They are not there to stop your "fun" but to ensure that you are having safe "fun". Headquarters staff make sure that you as actives and as brothers are being protected from those who pose the biggest threats to you. That person is you!!!! The idea of protection from yourself is a simple one, you will do most anything you want and consider your action only affect you but this is not the case at all. Every action that you participate in has an effect on others no whether you intended it to or not. Those affected included your family, friends, brothers, and the general public.
- b. A second place to look for risk management training is at your university or college. They play much the same roll your headquarters plays. They try to protect you from hurting yourselves and others. Your local university has rules and regulations that a chapter should follow, just as head quarters has the same type of rules.

- c. A third place to look for risk management training is from your elder association. You may think that these individuals are out of date and don't understand you as a chapter. But the exact opposite is true because they have seen the trials and tribulations of the "real world"; they possess a rare knowledge unavailable to others in your position. Their experiences range from professional to their experience from the active chapter they were in. Your elders are one of the greatest assets that you have, you should utilize them to their fullest.
- d. A fourth place to look for risk management training is the local authorities. The local authorities that you can look to are the liquor board or the authority that gives out licenses to sell alcohol, the local police, fire department, and local lawyers. Each of these authorities can offer you a different view and can educate your chapter on the various laws and regulations. This will ensure you are following those laws and you are reducing the risk that the chapter and brothers are exposed to.

3. Proper Documentation Of Chapter Events

When having events there are some simple things that you as a chapter and individual brothers should do to protect yourselves. The most important is to keep proper documentation, this seems like it is a pain and is useless but 95% of cases that end up in lawsuits are filed up to 2 years later. The reason for this is that lawyers know that there is usually insufficient documentation of the event. And if there was adequate documentation lawyers assume that after two years that it has been lost and that there is nothing for the defense to argue. This is the reason that settlements are so large because it shows that the chapter didn't take the time to document the event and its attendees. With this in mind the time that it takes for a chapter to have a brother collect a list of the attendees and have that list filed in a file folder that the chapter keeps to document events which it can use to defend itself. Look at this as a way of potentially reducing your insurance rates. If you have shown that you have provided adequate care then you may lose a case but your insurance rates would not rise to the levels as if you had shown total disregard for the participants of the event.

The Following a list of the types of documentation that you should have recorded:

1. An accurate guest list
2. Names of the security and the positions/locations held at the event
3. The names of third party vendors and their insurance for that event
4. Third party vendors used for security and their positions during the event.
5. The names, times, witnesses to any event that occurs during the event even if seems to be useless at the time. These are the events that lead to large lawsuits because there is a lack of documentation.

These are just a few of the list that should be created and stored for future reference. These could get you and/or your chapter out of a lawsuit and are also a good way to monitor attendance at events to ensure that an unsuccessful event is not held again.

III. The Basics of Risk Management

There are four major topics that relate to risk management that need to be addressed in every chapter and they are as follows:

1. Alcohol
2. Drugs
3. Hazing
4. Fire and Safety

These topics all seem like they could be labor intensive and take up a lot of a chapter time. This is in fact not the case these topics can be easily covered by a chapter in one well run meeting of the chapter membership.

1. Alcohol

Now let's begin to address the issues that face a chapter, the first and most prominent issue that faces a chapter is ALCOHOL. Let's not deny it; this is a dominant force in the life of a university student. The laws in Canada and the United States are very different and different approaches should be taken in each case. Each state has different laws regarding underage drinking and the ways to deal with this. Let's talk about how to limit the amount of trouble that you can get in regarding alcohol. I am not saying that you have to stop throwing parties but what I am saying is that you have to be smart about how you throw these parties, or any event that has alcohol involved in it. All right let's begin to talk about the steps to take in having a safe fun event involving alcohol. After finding a suitable location there are some definite things that you must do in order to limit your liability and ensure that you are doing everything that you can to make it a safe environment.

There are three types of event to look at when planning an event. These event types are:

1. Dry Events

Dry events are becoming a more popular event for a chapter to hold. The reason that these events are becoming more popular is because of the low cost and the limited potential for an accident or incident to occur. Don't think though that nothing could happen. You still need to follow some basic procedures. Even though it seems like there is nothing that you could possibly be liable for this is not the case. This may seem like it is dumb but for dry events you should still get insurance as well as security for the event.

2. B.Y.O.B. Events

These “bring your own beverage” events are a way to limit liability. This does not remove all of the liability that is associated with wet events but this removes liability from the chapter if you use a third party vendor. As in the risk management policy chapters are not allowed to buy alcohol with chapter funds. When hosting a BYOB event a third party vendor should be hired in any event where there is going to be alcohol present. This reduces the liability the chapter potentially faces. There is a procedure that should be followed when hosting these types of events continue to read and you will see all of the things necessary to do in order to hold a “Safe Party or Event”

Here are some recommendations for the amounts of alcohol that guests should be allowed to bring to the event:

Recommended: 6-12 cans of beer per couple

Maximum: 6-12 cans of beer per person

Recommended: 4, 12 oz wine coolers per couple

Maximum: 4, 12 oz wine coolers per person

No hard liquor

No “squeeze bottles”

No glass bottles except wine coolers and have the bartender pour these drinks in to plastic cups

3. Insurance

Insurance can be obtained from FRMT for any event involving the chapter. You can get this by calling IHQ and asking for the number of the insurance company. This is the most important aspect of hosting an event, it may seem like it is an excessive cost and that it is a waste of money. This extra insurance could mean the difference between you being sued. After obtaining this insurance there are some rules that need to be followed, they are the same ones that are in the risk management policy.

INSURANCE WILL NOT COVER YOU IF YOU VIOLATE YOUR RISK MANAGEMENT POLICY.

4. Security

When hosting an event that involves alcohol it is best to hire security other than the brothers of the chapter. When hiring this security you must also ensure that the security has adequate insurance as well. This seems like a repetitive theme but it is that repetition that will keep you safe. The extra cost of security will allow you to enjoy the event because there is not the responsibility to watch for fights and other attacks that are committed during an event. Hiring security prevents you from putting yourself at risk when you have to ask someone to leave a party. If you have an outside party do this who is insured you run less risk of getting charged with assault if you have to ask someone to leave and use force if necessary. With the security there should be a BROTHER not a pledge that monitors the door. At this door there should be a sign in list of attendees as well as all of the brothers that were in attendance. This guest list should be kept and stored with chapter records in the event that there is future litigation.

5. Third Party Vendor

When hosting an event that involves alcohol every chapter should use a third party vendor. The reason for this is because a third party vendor will have a license and they should and will have insurance to cover themselves in the event something should happen. To ensure that the third party vendor has the necessary insurance demand to see it before agreeing to sign the contract to hiring them. Also demand the insurance company and policy number when they arrive to ensure that the chapter is not responsible for the alcohol at the event. The third party vendor also assumes responsibility for serving minors. They will have to work with the security and may even offer to provide security to protect themselves. When using a third party vendor you should suggest, if the vendor hasn't already done it a bracelet system. This system is one to ensure that only those who are of legal drinking age are able to drink. The vendor will have the security place bracelets on those guests who are of age and those without bracelets will not be able to obtain alcohol.

All of these things which look to be simple and often are quite simple they are often overlooked when planning an event. These few steps may reduce the profit level of an event but the level of profit will not compare to level of loss if you are not covered. These small profits seem large now but are miniscule when you look at a multi – million-dollar lawsuit.

If a chapter violates the risk management policy this means that your insurance is null and void and therefore you personally responsible for the court costs and you are also responsible for verdict awards if it should get that far. Following the risk management policy will save you and your family a great deal of money and grief.

Drugs

The social norm during the 90's now seems to be that illegal and banned substances have become more accepted and that more college and university students are partaking in this habit. Even though there are a number of people who accept this as a societal norm, Zeta Psi still maintains its current policy.

Any use or possession of an illegal or banned substance in any form is strictly prohibited. The possible consequences of a violation of this rule are suspension expulsions as well as possible legal action. There will be no exceptions to this rule.

Hazing

Lets begin to examine hazing. What is hazing is the question that is often asked of consultants, potential pledges, friends, family, and just about any one that you come in contact with.

Lets define hazing: any activity that creates an uncomfortable situation for those conducting the activity or those involved in the activity. Another way to define it is would you treat any of your friends in the same manner.

The acid test to determine if this is hazing is would you do this in front of your parent, your priest or pastor, if you would do it while you are working at your part time job, or if you would do it front of the dean of the university. If you cannot answer yes to all of these questions then odds are that you are probably hazing. You may not even know that you are hazing because this was an activity that you performed as a pledge and didn't think it was bad. This is the problem with hazing; it is a continuous cycle that is difficult to break. Elders will pressure you to continue the cycle as well as actives that believe it make better brothers.

Zeta Psi will maintain its current position of not condoning hazing in any form. Any violation of this policy could result in disciplinary action. These actions range form probation to charter revocation.

The truth is that this does not make better brothers all it does is turn brothers off of the fraternity. If you remember back to when fraternities were founded there was never a pre-initiation exercises. Also your period as a pledge was one that you weren't required to perform a list of task that was given to you. The pledge period consisted of what we now call rush or recruitment period. If you were chosen to join the organization then you were asked then you became a member. We need to get back to those days of treating your brothers as just that, brothers not entertainers for 6-8 weeks.

For a list of activities that your chapter could be performing instead of the current questionable or out right hazing practices headquarters is going to provide a manual to each chapter called "Hazing: Breaking down hazing and building brotherhood" this book is produced by the NIC. If your chapter doesn't have one or you cant find the chapter copy call headquarters and request one.

Fire and Safety

This topic is one that is often ignored as one that chapters and brothers don't have to pay attention to. The reason for this attitude is that most feel that it couldn't happen to you. There are a few simple things that a chapter can do to ensure that a fire or a safety violation does not occur.

Fire

The topic of a fire happening in a house is most often met with laughter and a general jovial nature. People think that a fire will happen if you fall asleep with a cigarette in your hand or someone deliberately sets the fire. This is not always the case a lot of fires can result from a burner left on, an over loaded electrical socket, a greasy kitchen, there are a number of reasons that a fire could happen. There are a few precautions that should be taken to reduce the chance that the chapter house is burned to the ground. Some of these are the installation of smoke detectors. If these are installed then they should be checked once a month to ensure that they haven't been unplugged or that the batteries have not gone dead. Another task would be to have a fire extinguisher in strategic location through out the house. The same thing goes for these extinguishers as well as the smoke detectors, they should be checked on a regular basis to ensure that they are in good working order. A sprinkler system should also be installed in the house if there is not already on in there. All of these things sound like the are going to be costly but if these types of activities are undertaken then this will lower your insurance rate there by saving you money in the long run.

Safety

Safety is a topic that most men take for granted but the truth is that you as a man will always have a superior in every facet of your life. The best way to get an advantage is to protect yourself, make it as difficult as possible for a person who wishes to violate your safety to do so. Some easy ways to do that is just to use common sense, such as locking the front and back door. This seems like an "unbrotherly" activity to lock you brothers out but they all should have keys to get in. This leads to the next point, which is to control the number of keys that are available to members as well as alumni. This will help to reduce unwanted guests. Another practice is to make sure that there is never a stranger left alone in the house to roam the halls and rooms.

The topic of fire and safety can be easily be tackled by getting a checklist of items that can be performed and the beginning of each semester. This list does not have to be long but one that is made to cover the basics of the house. A sample list can be found in the resources relating to risk management.

IV. Risk Management Roles

There are a number of people that have varying roles within the fraternity. These various roles are to be performed by:

1. Officers

The role of the officers in risk management is much similar to those that they perform while in the regular operations of the chapter. The officers are responsible to ensure that chapter activities are run within the rules and regulation relating to the risk management as well as the university's policies. The officers have been elected to lead the chapter so this is what their role is risk management as well. They are expected to show the chapter a good example, if the officers do not lead by example then how can they possibly expect the chapter to follow suit in this effort.

2. Elders

The role of the elders in risk management is to supervise the actives in their activities. This does not mean that you dictate terms to the actives because this will only lead to resentment as well as rebellion. This is not the attitude that you want when trying to deal with actives. The best approach to take when dealing with actives is to coach and offer advice to them. Let them make their own mistakes but be there to ensure that they do not make one that will cause them to lose their charter. If you as an elder chapter feel that an event is a questionable then a way to get the actives to change this is to offer to help fund the event or to offer support if they change some particulars about the event. This will allow them to hold the event as well as build alumni support.

3. Headquarters

The role that headquarters takes is much similar to that of the elder association, that role is one of support. The headquarters is there as an asset to both the elder and active chapters. Headquarters has the professional staffing to get the chapter the necessary resources to get the job done. Headquarters also provides the chapters with all necessary materials to ensure chapter safety. The headquarters offers training seminars for the active chapter through the visits that the chapter consultants make to each chapter.

V. Crisis Management

Crisis management is a topic that all chapters need to know. The reason that it is so important to know what to do is because when a situation does arise there is usually chaos that ensues. The step and procedures that you must follow during a crisis are as follows:

A. What to do

1. Immediately contact those that are in charge.
This means that you call the officers of the elder and active chapter, the headquarters, and risk management services. Even if the incident seems like it is small alert headquarters as well as the insurance company. These types of what appear to be minor incidents can turn into major events in a hurry.
2. Secure names, addresses, phone numbers of people in the vicinity or any eye witnesses
The reason for doing this is simple in order to defend the chapter and yourself you this will make the investigation much simpler and faster.
3. Record the location of the incident
Describe the location, which it was on premises or off. Also describe the incident in your own words if you witnessed it.
4. Get police information
Make sure to get the precinct location as well as the investigating officer and any other information that might aid in the investigation that could ensue.
5. Send an incident report to headquarter within 24hrs of the incident
The reason for sending a report to headquarters is to ensure that if headquarters needs to get involved then they have all of the information as well as the reaction time to get to the chapter if the situation warrants a response.
6. All correspondence should be sent to headquarters as well as FRMT.
The reason for this is that if headquarters and FRMT need to get involved then they will have all of the necessary information. **DO NOT** try to handle the situation yourself this will only lead to worsening the situation. Headquarters and FRMT are trained to handle situations such as these. **DO NOT** withhold information.
7. Take photos of the area where the incident took place
Taking photos of the area will allow investigators to have a reasonable idea of the conditions that the incident occurs under. This will aide in the investigation.

8. Return phone calls from headquarters and from FRMT investigators

The reason for returning phone calls is that this will allow for a speedy investigation as well as an accurate and detailed information exchange.

B. Who does what

When an incident occurs the person who has the incident reported to them must assume control of the situation until the chapter officers and the police arrive. While waiting for officers and police to arrive you can begin to collect all of the necessary information. Upon the arrival of the authorities cooperate with them to the best of your abilities. Upon the arrival of the officers or who ever is to be in charge on the chapters end, turn the situation over to that person. Before turning the situation over explain the situation to the person assuming control and stick around to ensure that nothing is missed.

C. Responsibilities

a. Officers

The chapter officers should have a list posted in the house of the number to call in the event of an emergency or in the event of an incident. Also there should be a list or hierarchy of command to ensure that if a situation does arise then everyone will know what to do to handle the situation. These procedures should be explained to the actives as well as the elders to ensure that everyone is on the same page.

b. Actives

The actives of the chapter have responsibility when an incident occurs as well. Actives are not to talk to anyone other than the authorities, officers, headquarters staff, or the elders. The reason for this is to limit the information flow and to allow the correct information to reach the correct people. This will slow the progression of rumors and limit incorrect information being disseminated among the populous.

c. Elders

The elders of the chapter are there to ensure that if an incident does occur then there are a set of procedures that can be followed. In the event that an incident does occur actives are going to be looking to elders for guidance. The elders should be one of the contact names on a list and they should be available to respond to an incident.

VI. Resources relating to Risk Management

(Insert resources)

VII. Risk Management Policy

(Insert risk management policy)