



THE UNIVERSITY OF  
ALABAMA SYSTEM

# Greek Risk Bulletin

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## Greek Risk Management: The Facts

Insurance companies once ranked their worst risks. Fraternities came in at #6, barely ahead of Hazardous Waste.

Facts like that can cause insurers not just to raise rates, but to refuse to sell any coverage. Without insurance, fraternities and sororities cannot:

- Own a chapter house
- Rent transportation for off-campus events
- Hold social events at the house

When faced with this crisis, Greek organizations stepped up, changed their models, and established risk management programs. The survival of the Greek system – all the philanthropy, service, and fellowship -- depended on these corrections. With four deaths nationwide in 2017, it is time again for foresight and even stronger action.

As you plan for 2018-19, remember these 5 basics of Greek risk management:

**1. It's Your Process.**

Greek risk management developed because groups, advisors, and students cared to do things the right way. They had to. Remember that it is your idea and your responsibility.

**2. It's Important to You Personally.**

Lawsuits can be difficult to file against organizations. How do lawyers adjust? Sue the individuals. One recent case was filed against 86 individual fraternity members.

**3. It's Important to Your Future.**

Your reputation is your most valuable asset, and it can be fragile. Don't let bad decisions today define your future.

**4. Your Group is Already Managing Risks.**

Your chapter officers are already charged with this responsibility. The nationals, your university, and the courts expect it. Get with the program and be part of the solution.

**5. It's a Process – Stay Alert.**

As soon as you manage one hazard, another can arise. Remember the shampoo instructions: "Wash. Rinse. Repeat."

Risk management can be the key to protecting your group, your reputation, yourself, and your future. **Own it. Value it. Make it better.**