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Five Basics About Greek Risk Management

**CAUTION
GREEK RISKS
AHEAD**

Twenty-five years ago, insurance companies ranked fraternities #6 on their list of risks. Hazardous waste companies were #7.

Faced with this situation, insurance companies were not just raising rates on fraternity and sorority groups; insurers were refusing to sell coverage. Without insurance:

- Groups could not own a house.
- Groups could not hold a social event in their house.
- Groups could not even rent a bus to carry them to an off-campus party.

To find a solution, Greek organizations changed their model. The **Fraternal Information and Programming Group (FIPG)** was born. FIPG is “a consortium of men’s and women’s fraternities and sororities which provides leadership in establishing and developing policies and practices for member organizations...through risk management.” (Source: [FIPG Risk Management Manual](#))

Here are the basics of Greek risk management:

1. It’s Your Idea.

Risk management is a Greek-led and student-led effort to provide a safe environment for your members and guests. Protect your people. Protect your house. Own your process.

2. It’s Important to You Personally.

Lawsuits can be difficult to file against organizations. So, how do lawyers improvise? Sue the members. One recent case saw 86 members of a fraternity individually sued. Their parents and their parents’ homeowners insurance were potentially liable.

3. It’s Important to Your Future.

Your reputation is your most valuable asset, and it is fragile. Mistakes you make today can impact tomorrow.

4. Your Group is Already Managing Its Risks.

Your chapter officers are already charged with risk management responsibility. The courts expect it. You can either help, or be part of the problem.

5. Risk Management is Ongoing.

The four steps of risk management are to identify your risks, analyze those risks, do something to reduce hazards, and then monitor what’s working. Remember the shampoo instructions? “Wash. Rinse. Repeat.” Just as one risk is lessened, another arises. Be vigilant.

Welcome to the 2015-2016 academic year. Let’s make the best of it by following the lead of FIPG and effectively managing your risks. In the coming months, the Greek Risk Bulletins will help you accomplish that.