November 15, 2009

PHI KAPPA SIGMA FRATERNITY
RISK MANAGEMENT & INSURANCE PROGRAM
LIABILITY PREMIUM ALLOCATION
POLICY YEAR 12/1/2009 TO 12/1/2010

PHI KAPPA SIGMA LIABILITY PROGRAM ALLOCATION (PER HQ)

ESTIMATED Base Rate **$170**

1. Chapter Membership Listing
2. Total Number of Active Members and New Member Target
3. Purpose of this spreadsheet is to view impact of full surcharge implementation in a future year using available data.
4. Definitions and surcharge explanations can be found at the bottom.

CHAPTER / SCHOOL:		# CHPTS:	Final 2008 # OF MEN:	ESTIMATED BASE RATE PER MAN:	H-Owned House IP - In Prop. Pgm L - Lease/Univ Owned	5 Yr Claims History	House / No House	Participate Property Program	Inspection/ Loss Control	Chapter Financial Status	Chapter GPA Status	Grand Chapter 200x Attendance	Chapter GreekLife.Edu Status	Chapter MCS Status	Chapter Risk Mgmt Fine	Total Surchg or (Credit):	Projected Rate Per Active (Risk Fine Not Included)	Projected 2009/2010 # OF ACTIVES:	Target New Mbr Increase	2009/2010 Total Billable # of Men	Premium Surcharge	Premium Surcharge Reason	Projected 2009/2010 COSTS:	2008/2009 Rate/Man	Rate Delta	Back Debt (as of…) 07/31/09	Back Debt Per Man
																			25%								
ALPHA		1							NI - 12-18-07, Replied 3-10-08, Action Items Compl 6-4-08, GOOD rating		Fall '08 3.36, Spr '09 3.35	Delegate Attended?	> 70%, < 85% Completion	Submitted=Y													
	PENNSYLVANIA		56	$ 170	H-IP	0%	**15%**	0%	-10%	0%	-15%	0%	0%	0%	$ -	-10%	$ 153.00	57	15	72	$ 250.00	Addl. Insured	$ 11,266.00	$ 153.00	$ -	$ -	$ -
BETA		1									Fall '08 , Spr '09 3.33	Delegate Attended?	< 70% Completion	Submitted=Y													
	PRINCETON		18	$ 170		0%	0%	0%	0%	0%	-15%	0%	10%	0%	$ -	-5%	$ 161.50	15	4	19			$ 3,068.50	$ 144.50	$ 17.00	$ -	$ -
EPSILON	Closed 5-1-09	1																									
	DICKINSON		26	$ 170														0	0	0						$ -	$ -
ZETA		1							GOOD - 12-18-07		Fall '08 2.96, Spr '09 2.79	Delegate Attended?	> 85% Completion	Submitted=Y													
	FRANKLIN & MARSHALL		22	$ 170	H-IP	0%	**15%**	0%	-10%	0%	0%	0%	-10%	0%	$ -	-5%	$ 161.50	26	7	33			$ 5,329.50	$ 178.50	$ (17.00)	$ -	$ -
THETA		1									Fall '08 , Spr '09 3.35	Delegate Attended?	< 70% Completion	Submitted=Y													
	KENYON		16	$ 170		0%	0%	0%	0%	0%	-15%	0%	10%	5%	$ -	0%	$ 170.00	9	3	12			$ 2,040.00	$ 153.00	$ 17.00	$ (6.00)	$ -
MU		1									Fall '08 2.99, Spr '09 3.03	Delegate Attended?	< 70% Completion	Submitted=Y													
	TULANE		20	$ 170		0%	0%	0%	0%	0%	-15%	0%	10%	0%	$ -	-5%	$ 161.50	33	9	42			$ 6,783.00	$ 144.50	$ 17.00	$ (300.00)	$ -
OMICRON		1					Temp House '09-'10				Fall '08 2.47, Spr '09	Delegate Attended?	< 70% Completion	Submitted=Y													
	OKLAHOMA		8	$ 170	H-IP	0%	**15%**	0%	0%	5%	10%	0%	10%	5%	$ -	45%	$ 246.50	7	2	9			$ 2,218.50	$ 263.50	$ (17.00)	$ 229.00	$ 32.71
RHO		1							NI - 1-15-08		Fall '08 2.86, Spr '09 3.25	Delegate Attended?	< 70% Completion	Submitted=Y													
	ILLINOIS		24	$ 170	H-IP	0%	**15%**	0%	10%	0%	-15%	0%	10%	0%	$ -	20%	$ 204.00	24	6	30			$ 6,120.00	$ 221.00	$ (17.00)	$ -	$ -
PSI	Charter 2/28/09	1							GOOD - 1-15-08		Fall '08 2.99, Spr '09 3.10	Delegate Attended?	> 85% Completion	Chartered													
	PENN STATE		30	$ 170	H-IP	0%	**15%**	0%	-10%	0%	-15%	0%	-10%	0%	$ -	-20%	$ 136.00	38	10	48	$ 250.00	Addl. Insured	$ 6,778.00	$ 153.00	$ (17.00)	$ (1.00)	$ -
ALPHA ALPHA		**2**				(NOT INCLUDED IN NATL. PRGM.)					Fall '08 3.05, Spr '09 3.06	Delegate Attended?	< 70% Completion	Submitted=N	Petition Eligible 3/05												
	WASH & LEE		67	$ 170	H	0%	15%	0%	0%	0%	-15%	0%	10%	15%	$ 3,150	25%	$ 212.50	63	16	79	$ 2,000.00	Local	$ *6,437.50*	$ 178.50	$ 34.00	$ -	$ -
ALPHA BETA		1							NI - 3-13-08, Replied 9-1-08		Fall '08 , Spr '09	Delegate Attended?	< 70% Completion	Submitted=Y													
	TORONTO		30	$ 170	H	0%	**15%**	5%	0%	0%	15%	0%	10%	5%	$ -	50%	$ 255.00	28	7	35			$ 8,925.00	$ 195.50	$ 59.50	$ -	$ -
ALPHA DELTA		1							GOOD - 12-18-07		Fall '08 2.5, Spr '09 2.74	Delegate Attended?	< 70% Completion	Submitted=Y	Petition Eligible 1/10												
	MAINE		35	$ 170	H-IP	0%	**15%**	0%	-10%	0%	0%	0%	10%	5%	$ 1,700	20%	$ 204.00	34	9	43	NEW March 2008 $ 250.00	Addl. Insured	$ 10,722.00	$ 212.50	$ (8.50)	$ -	$ -
ALPHA EPSILON		1						Per Letter from IIT Counsel	NI 3-1-08, Replied 4/1/08		Fall '08 2.992 , Spr '09 2.896	Delegate Attended?	> 85% Completion	Submitted=Y													
	I.I.T.		26	$ 170	L	0%	**15%**	0%	0%	0%	-5%	0%	-10%	0%	$ -	0%	$ 170.00	30	8	38			$ 6,460.00	$ 195.50	$ (25.50)	$ (1,348.12)	$ -
ALPHA ETA	Charter 4-26-09	1									Fall '08 3.09, Spr '09	Colony	< 70% Completion	Chartered													
	S. CAROLINA		15	$ 170		0%	0%	0%	0%	0%	-15%	0%	10%	0%	$ -	-5%	$ 161.50	22	6	28			$ 4,522.00	$ 144.50	$ 17.00	$ -	$ -
ALPHA IOTA		1							NI - 12-18-07		Fall '08 3.23, Spr '09	Delegate Attended?	< 70% Completion	Submitted=Y	Petition Eligible 6/09												
	VANDERBILT		55	$ 170	L	0%	**15%**	0%	10%	0%	-15%	0%	10%	0%	$ 1,850	20%	$ 204.00	37	10	47			$ 11,438.00	$ 195.50	$ 8.50	$ (275.00)	$ -
ALPHA KAPPA											Fall '08 3.12 , Spr '09 2.74	Delegate Attended?	< 70% Completion	Submitted=Y													
	ALABAMA	1	41	$ 170		0%	0%	0%	0%	0%	-5%	0%	10%	5%	$ -	10%	$ 187.00	43	11	54	$ 250.00	Addl. Insured	$ 10,348.00	$ 195.50	$ (8.50)	$ (314.00)	$ -
ALPHA MU		2				(NOT INCLUDED IN NATL. PRGM.)					Fall '08 3.248, Spr '09	Delegate Attended?	> 70%, < 85% Completion	Submitted=Y													
	M.I.T.		30	$ 170	H	0%	15%	5%	0%	0%	-15%	0%	0%	0%	$ -	5%	$ 178.50	29	8	37	$ 2,000.00	Local	$ 2,000.00	$ 178.50	$ -	$ -	$ -
ALPHA NU		1				Expires after 09-10 policy period			NI - 12-18-07, Replied 9-1-08 but follow-up needed		Fall '08 3.0, Spr '09 2.9	Delegate Attended?	> 85% Completion	Submitted=Y													
	GEORGIA TECH		30	$ 170	H-IP	**25%**	**15%**	0%	10%	0%	-15%	0%	-10%	0%	$ -	25%	$ 212.50	27	7	34			$ 7,225.00	$ 255.00	$ (42.50)	$ (1,287.00)	$ -
ALPHA THETA											Fall '08 3.38, Spr '09 3.29	Delegate Attended?	> 70%, < 85% Completion	Submitted=Y													
	WISCONSIN	1	21	$ 170		0%	0%	0%	0%	0%	-15%	0%	0%	0%	$ -	-15%	$ 144.50	26	7	33			$ 4,768.50	$ 144.50	$ -	$ -	$ -
ALPHA XI		1							NI - 12-18-07, Replied 3-4-08		Fall '08 , Spr '09	Delegate Attended?	> 70%, < 85% Completion	Submitted=N													
	PURDUE		38	$ 170	H-IP	0%	**15%**	0%	0%	0%	15%	0%	0%	15%	$ -	45%	$ 246.50	37	10	47			$ 11,585.50	$ 212.50	$ 34.00	$ (308.20)	$ -
ALPHA UPSILON		1				Expired			GOOD - 12-18-07		Fall '08 3.07, Wtr 2.95, Spr '09	Delegate Attended?	> 85% Completion	Submitted=Y													
	WASHINGTON		37	$ 170	H-IP	0%	**15%**	0%	-10%	0%	-15%	0%	-10%	5%	$ -	-15%	$ 144.50	40	10	50	$ 5,250.00	Pool Addl. Insured	$ 12,475.00	$ 195.50	$ (51.00)	$ (167.00)	$ -
BETA GAMMA		1							GOOD - 12-18-07, Replied 12-28-07		Fall '08 3.15, Wtr 3.19, Spr '09	Delegate Attended?	< 70% Completion	Submitted=Y	Petition Eligible 1/10												
	DENVER		26	$ 170	L	0%	**15%**	0%	-10%	0%	-15%	0%	10%	5%	$ 1,050	5%	$ 178.50	21	6	27	$ 250.00	Addl. Insured	$ 6,119.50	$ 178.50	$ -	$ (56.29)	$ -
BETA ETA		1							GOOD - 12-18-07		Fall '08 2.52, Spr '09 2.88	Delegate Attended?	< 70% Completion	Submitted=Y													
	NORTH TEXAS		27	$ 170	H-IP	0%	**15%**	0%	-10%	0%	0%	0%	10%	0%	$ -	15%	$ 195.50	17	5	22	$ 200.00	Surplus Lines Tax (Texas)	$ 4,501.00	$ 178.50	$ 17.00	$ -	$ -
BETA THETA	ReCharter 4-25-09	1				Expires after 09-10 policy period	Returning Fall 2009	Dorm	GOOD - 12-18-07		Fall '08 2.506, Spr '09 2.703	Delegate Attended?	< 70% Completion	Submitted=Y													
	TCU		39	$ 170	L	25%	**15%**	0%	0%	0%	0%	0%	10%	0%	$ -	50%	$ 255.00	37	10	47	$ 450.00	Addl. Insured, Surplus Lines Tax (Texas)	$ 12,435.00	$ 187.00	$ 68.00	$ (229.00)	$ -
BETA LAMBDA		1					House Fall 2008		NI - 12-16-08, Replied 3-20-09		Fall '08 , Spr '09	Delegate Attended?	> 85% Completion	Submitted=N													
	N. ILLINOIS		17	$ 170	L	0%	**15%**	0%	0%	5%	15%	0%	-10%	15%	$ -	40%	$ 238.00	8	2	10			$ 2,380.00	$ 229.50	$ 8.50	$ 158.00	$ 19.75
BETA NU		1							NI - 12-18-07		Fall '08 2.96, Spr '09 2.91	Delegate Attended?	< 70% Completion	Submitted=Y													
	ADRIAN		15	$ 170	L	0%	**15%**	0%	10%	0%	-5%	0%	10%	0%	$ -	30%	$ 221.00	15	4	19	$ 250.00	Addl. Insured	$ 4,449.00	$ 212.50	$ 8.50	$ -	$ -
BETA CHI		1									Fall '08 2.94 , Spr '09	Delegate Attended?	> 70%, < 85% Completion	Submitted=Y													
	CLARKSON		13	$ 170		0%	0%	0%	0%	0%	-5%	0%	0%	0%	$ -	-5%	$ 161.50	11	3	14	$ 250.00	Addl. Insured	$ 2,511.00	$ 170.00	$ (8.50)	$ -	$ -
BETA RHO		1									Fall '08 2.4, Spr '09 2.44	Delegate Attended?	> 85% Completion	Submitted=Y	Petition Eligible 6/08												
	UC @ RIVERSIDE		21	$ 170		0%	0%	0%	0%	0%	10%	0%	-10%	5%	$ 950	5%	$ 178.50	19	5	24			$ 5,234.00	$ 204.00	$ (25.50)	$ (229.00)	$ -
BETA UPSILON		1					Pierrepont=CH, Dry eff. Fall '08				Fall '08 2.51, Spr '09	Delegate Attended?	< 70% Completion	Submitted=Y													
	SUNY @ POTSDAM		9	$ 170	H	0%	**15%**	5%	0%	0%	5%	0%	10%	5%	$ -	40%	$ 238.00	11	3	14			$ 3,332.00	$ 195.50	$ 42.50	$ -	$ -
BETA PSI	Suspended 1-21-09, Reopened 8-26-09	1					Lost House until at least Fall 2010				Fall '08 2.32, Spr '09	Delegate Attended?	< 70% Completion	Submitted=N	Petition Eligible 6/10												
	WASHINGTON ST.		12	$ 170	H-IP	0%	0%	0%	0%	5%	15%	0%	10%	15%	$ 700	45%	$ 246.50	14	4	18			$ 5,137.00	$ 187.00	$ 59.50	$ 50.00	$ 3.57
BETA OMEGA	Suspended 5-1-09	1									Fall '08 2.53, Spr '09	Delegate Attended?	< 70% Completion	Submitted=N	Petition Eligible 6/09												
	RADFORD		13	$ 170		0%	0%	0%	0%	5%	5%	0%	10%	15%	$ 900	35%	$ 229.50	18	5	23			$ 6,178.50	$ 221.00	$ 8.50	$ 510.00	$ 28.33

November 15, 2009

PHI KAPPA SIGMA FRATERNITY
RISK MANAGEMENT & INSURANCE PROGRAM
LIABILITY PREMIUM ALLOCATION
POLICY YEAR 12/1/2009 TO 12/1/2010

PHI KAPPA SIGMA LIABILITY PROGRAM ALLOCATION (PER HO)

ESTIMATED Base Rate $170

1. Chapter Membership Listing
2. Total Number of Active Members and New Member Target
3. Purpose of this spreadsheet is to view impact of full surcharge implementation in a future year using available data.
4. Definitions and surcharge explanations can be found at the bottom.

CHAPTER / SCHOOL:		# CHPTS:	Final 2008 # OF MEN:	ESTIMATED BASE RATE PER MAN:	H-Owned House IP - In Prop. Pgm L - Lease/Unit Owned	5 Yr Claims History	House / No House	Participate Property Program	Insurance/ Loss Control	Chapter Financial Status	Chapter GPA Status	Grand Chapter 200x Attendance	Chapter Greek Ed. Edu Status	Chapter MCS Status	Chapter Risk Mgmt Fine	Total Surchg or (Credit):	Projected Rate Per Active (Risk Fine Not Included)	Projected 2009/2010 # OF ACTIVES:	Target New Mbr Increase	2009/2010 Total Billable # of Men	Premium Surcharge	Premium Surcharge Reason	Projected 2009/2010 COSTS:	2008/2009 Rate/Man	Rate Delta	Back Debt (as of...) 07/31/09	Back Debt Per Man
GAMMA GAMMA		1									Fall '08 3.167. Spr '09	Delegate Attended?	> 70% < 85% Completion	Submitted=Y													
	CARTHAGE		13	$ 170		0%	0%	0%	0%	0%	-15%	0%	0%	0%	$ -	-15%	$ 144.50	15	4	19			$ 2,745.50	$ 144.50	$ -	$ (688.50)	$ -
GAMMA EPSILON		1									Fall '08 2.93. Spr '09 2.83	Delegate Attended?	< 70% Completion	Submitted=Y													
	SETON HALL		14	$ 170		0%	0%	0%	0%	15%	0%	0%	10%	5%	$ -	30%	$ 221.00	13	4	17			$ 3,757.00	$ 178.50	$ 42.50	$ 1,517.00	$ 116.69
GAMMA THETA		1									Fall '08 2.94. Spr '09 2.94	Delegate Attended?	< 70% Completion	Submitted=Y													
	WEST CHESTER		31	$ 170		0%	0%	0%	0%	0%	-5%	0%	10%	0%	$ -	5%	$ 178.50	25	7	32			$ 5,712.00	$ 170.00	$ 8.50	$ -	$ -
GAMMA LAMBDA		1				No House Fall '09					Fall '08 2.45. Spr '09 2.66	Delegate Attended?	< 70% Completion	Submitted=Y													
	UNC @ CHARLOTTE		34	$ 170	L	0%	0%	0%	0%	10%	5%	0%	10%	0%	$ -	25%	$ 212.50	29	8	37	$ 250.00	Addl. Insured	$ 8,112.50	$ 187.00	$ 25.50	$ 1,498.00	$ 51.66
GAMMA XI		1									Fall '08 2.31. Spr '09 2.63	Delegate Attended?	> 70% < 85% Completion	Submitted=Y													
	GEORGE MASON		17	$ 170		0%	0%	0%	0%	0%	-10%	0%	0%	5%	$ -	15%	$ 195.50	15	4	19			$ 3,714.50	$ 187.00	$ 8.50	$ (154.00)	$ -
GAMMA PI		1									Fall '08 - Spr '09	Delegate Attended?	< 70% Completion	Submitted=Y													
	WESLEY COLLEGE		5	$ 170		0%	0%	0%	0%	15%	15%	0%	10%	0%	$ -	40%	$ 238.00	13	4	17			$ 4,046.00	$ 246.50	$ (8.50)	$ 1,688.71	$ 129.90
GAMMA SIGMA		1				New House Spr '07			NI - 8-14-08. Revised 9-16-08		Fall '08 2.86. Spr '09 2.93	Delegate Attended?	> 85% Completion	Submitted=Y						Addl. Insured Rmd 9-20-06 per Univ. Ltr. Added back 9/08								
	RUTGERS- N.B.		24	$ 170	L	0%	15%	0%	0%	0%	-5%	0%	-10%	0%	$ -	0%	$ 170.00	37	10	47	$250	Addl. Insured	$ 8,240.00	$ 204.00	$ (34.00)	$ -	$ -
GAMMA UPSILON		1				Chapter House Burned @ Fall '08					Fall '08 3.11. Spr '09 3.18	Delegate Attended?	< 70% Completion	Submitted=N													
	MASS @ LOWELL		12	$ 170	L	0%	15%	0%	0%	0%	-13%	0%	10%	15%	$ -	25%	$ 212.50	9	3	12			$ 2,550.00	$ 221.00	$ (8.50)	$ (110.00)	$ -
GAMMA CHI		1									Fall '08 2.88. Spr '09 2.95	Delegate Attended?	< 70% Completion	Submitted=N													
	ITHACA COLLEGE		11	$ 170		0%	0%	0%	0%	10%	-5%	0%	10%	15%	$ -	30%	$ 221.00	11	3	14			$ 3,094.00	$ 178.50	$ 42.50	$ 880.78	$ 80.07
GAMMA OMEGA		1							NI - 12-18-07		Fall '08 2.88. Spr '09 2.3	Delegate Attended?	< 70% Completion	Submitted=Y													
	SOUTHERN MAINE		19	$ 170	H-IP	0%	15%	0%	10%	0%	15%	0%	10%	5%	$ -	55%	$ 263.50	24	6	30			$ 7,905.00	$ 246.50	$ 17.00	$ -	$ -
DELTA ETA		1									Fall '08 2.82. Spr '09	Delegate Attended?	> 85% Completion	Submitted=Y													
	McDANIEL'S College		14	$ 170		0%	15%	0%	0%	0%	0%	0%	-10%	0%	$ -	5%	$ 178.50	15	4	19			$ 3,391.50	$ 195.50	$ (17.00)	$ -	$ -
DELTA IOTA		1									Fall '08 - Spr '09	Delegate Attended?	< 70% Completion	Submitted=Y (but screwed it)													
	MARIST COLLEGE		22	$ 170		0%	0%	0%	0%	0%	15%	0%	10%	15%	$ -	40%	$ 238.00	7	2	9			$ 2,142.00	$ 195.50	$ 42.50	$ -	$ -
DELTA OMICRON		1									Fall '08 3.29. Spr '09 3.19	Delegate Attended?	> 85% Completion	Submitted=Y													
	RAMAPO		17	$ 170		0%	0%	0%	0%	0%	-15%	0%	-10%	0%	$ -	-25%	$ 127.50	16	4	20	$ 250.00	Addl. Insured	$ 2,800.00	$ 144.50	$ (17.00)	$ -	$ -
DELTA PI		1							Moved to New House Fall 2008		Fall '08 3.05. Spr '09. 3.06	Delegate Attended?	< 70% Completion	Submitted=Y													
	INDIANA		75	$ 170	L	0%	15%	0%	0%	5%	-13%	0%	10%	5%	$ -	20%	$ 204.00	61	16	77	$ 250.00	Addl. Insured	$ 15,958.00	$ 229.50	$ (25.50)	$ 2,135.76	$ 35.01
DELTA RHO		1									Fall '08 3.25. Spr '09 3.45	Delegate Attended?	> 85% Completion	Submitted=Y													
	URSINUS COLLEGE		20	$ 170		0%	0%	0%	0%	0%	-13%	0%	-10%	0%	$ -	-25%	$ 127.50	19	5	24			$ 3,060.00	$ 144.50	$ (17.00)	$ -	$ -
DELTA SIGMA		1									Fall '08 2.78. Spr '09 2.58	Delegate Attended?	< 70% Completion	Submitted=Y													
	Univ Maryland-Balt Cty		12	$ 170		0%	0%	0%	0%	0%	0%	0%	10%	0%	$ -	10%	$ 187.00	14	4	18			$ 3,366.00	$ 178.50	$ 8.50	$ (62.00)	$ -
DELTA TAU		1									Fall '08 2.81. Spr '09 3.21	Delegate Attended?	< 70% Completion	Submitted=Y													
	DePaul University		7	$ 170		0%	0%	0%	0%	5%	-15%	0%	10%	5%	$ -	5%	$ 178.50	9	3	12			$ 2,142.00	$ 178.50	$ -	$ 527.00	$ 30.33
Colony		1									Fall '08 & Spr '09 2.65 - Chartering Ch	Colony	< 70% Completion	Colony													
	Virginia Commonwealth Univ		10	$ 170		0%	0%	0%	0%	0%	0%	0%	10%	0%	$ -	10%	$ 187.00	16	4	20			$ 3,740.00	$ 170.00	$ 17.00	$ -	$ -
Colony		1									See '09 3.23	Colony	n/a	Colony													
	New York University		0	$ 170		0%	0%	0%	0%	0%	-13%	0%	0%	0%	$ -	-13%	$ 144.50	5	2	7			$ 1,011.50	$ 170.00	$ (25.50)	$ (127.50)	$ -