

October 14, 2011		PHI KAPPA SIGMA FRATERNITY RISK MANAGEMENT & INSURANCE PROGRAM LIABILITY PREMIUM ALLOCATION POLICY YEAR 12/1/2011 TO 12/1/2012																							
ESTIMATED Base Rate		PHI KAPPA SIGMA LIABILITY PROGRAM ALLOCATION (PER HQ)																							
Final # OF		ESTIMATED BASE RATE	H-Owned House IP - In Prop. Pgm	5 Yr Claims	House / No	Participate Property	Inspection/ Loss	Chapter Financial	Chapter GPA	Grand Chapter 201x	New Member GreekLife.Edu	Chapter MCS	Chapter Risk Mgmt	Total Surchg or (Credit)	Projected Rate Per Active (Risk Fine Not Included)	Projected 2011/2012 # OF	Target New Mbr	2011/2012 Total Bil/Bble	Premium	Premium Surcharge	Projected 2011/2012	2010/2011	Rate	Back Debt (as of...)	Back Debt
CHAPTER / SCHOOL:	CHPTS:	MEN:	PER MAN:	L- Lease/Unv Owned	History	House	Program	Control	Status	Attendance	Status	Status	Fine	(Credit)	(Risk Fine Not Included)	ACTIVES:	Increase %	# of Men	Surcharge	Reason	COSTS:	Rate/Man	Delta	07/01/11	Per Man
ALPHA	PENNSYLVANIA	1	65	\$ 185	H-IP	0%	25%	0%	GOOD Oct '10 - Responded -10%	0%	Fall '10 3.56 / Spr '11 3.52 -15%	0%	Petition Eligible 6/12	0%	\$ 185.00	29	8	37	\$ 250.00	Add. Insured	\$ 8,545.00	\$ 153.00	\$ 32.00	\$ -	\$ -
BETA	PRINCETON	1	18	\$ 185		0%	0%	0%		0%	Fall '10 x.x.x / Spr '11 3.34 -15%	0%	Submitted & >69	-25%	\$ 138.75	18	5	23			\$ 3,191.25	\$ 161.50	\$ (22.75)	\$ -	\$ -
ZETA	FRANKLIN & MARSHALL	1	29	\$ 185	H-IP	0%	25%	0%	GOOD Oct '10 -10%	0%	Fall '10 3.18 / Spr '11 3.02 -15%	0%	Submitted & >69	-10%	\$ 166.50	29	8	37			\$ 6,160.50	\$ 161.50	\$ 5.00	\$ -	\$ -
THETA	KENYON	1	13	\$ 185		0%	0%	0%		0%	Fall '10 3.21 / Spr '11 2.96 -15%	0%	MCS Probation	-20%	\$ 148.00	9	3	12			\$ 2,226.00	\$ 170.00	\$ (22.00)	\$ -	\$ -
MU	TULANE	1	29	\$ 185		0%	0%	0%		0%	Fall '10 3.02 / Spr '11 3.13 -15%	0%	MCS Probation	0%	\$ 185.00	38	10	48			\$ 10,780.00	\$ 161.50	\$ 23.50	\$ (543.00)	\$ -
OMICRON	OKLAHOMA	1	6	\$ 185	H-IP	0%	25%	0%	Temp House W9-'10	0%	Fall '10 2.67 / Spr '11 2.58	0%	MCS Probation	40%	\$ 259.00	6	2	8			\$ 2,372.00	\$ 246.50	\$ 12.50	\$ -	\$ -
RHO	ILLINOIS	1	23	\$ 185	H-IP	0%	25%	0%	Poor - Dec 2010 -20%	0%	Fall '10 3.2 / Spr '11 3.22 -15%	0%	Submitted & >69	-40%	\$ 259.00	24	6	30			\$ 7,770.00	\$ 204.00	\$ 55.00	\$ -	\$ -
TAU	Colony RANDOLPH-MACON	1	0	\$ 185		0%	25%	0%	back in house Fall 2011	0%	Spr '11 2.92 -5%	0%	Submitted-N/A	-20%	\$ 222.00	15	4	19			\$ 4,218.00	\$ -	\$ 222.00	\$ (1,125.00)	\$ -
PSI	PENN STATE	1	34	\$ 185	H-IP	0%	25%	0%	NI - Oct '10, Responded 12/13/10	0%	Fall '10 3.08 / Spr '11 3.24 -15%	0%	Risk Petition Eligible 6/12 & MCS Probation	35%	\$ 249.75	31	8	39	\$ 250.00	Add. Insured	\$ 13,050.25	\$ 136.00	\$ 113.75	\$ (1.80)	\$ -
ALPHA ALPHA	WASH & LEE	1	52	\$ 185	L	0%	25%	0%		0%	Fall '10 3.02 / Spr '11 x.x.x -15%	0%	Petition Eligible 12/11	20%	\$ 222.00	37	10	47			\$ 12,284.00	\$ 212.50	\$ 9.50	\$ -	\$ -
ALPHA BETA	TORONTO	1	28	\$ 185	H	0%	25%	5%	xx - Fall 2010	0%	Fall '10 x.x.x / Spr '11 x.x.x	0%	Petition Eligible 6/12	40%	\$ 259.00	22	6	28			\$ 8,352.00	\$ 255.00	\$ 4.00	\$ (100.00)	\$ -
ALPHA DELTA	MAINE	1	40	\$ 185	H-IP	0%	25%	5%	cancel 8/1/11	0%	NI - Dec 2010, Responded 12/20/10	0%	Passed MCS 6/2011	25%	\$ 231.25	31	8	39	\$ 250.00	Add. Insured	\$ 9,268.75	\$ 204.00	\$ 27.25	\$ -	\$ -
ALPHA EPSILON	ILL.	1	32	\$ 185	L	0%	25%	0%	Per Letter from IIT Counsel	0%	NI - Dec 2010, Responded 1/10/11	0%	Submitted & >69	35%	\$ 249.75	29	8	37			\$ 9,240.75	\$ 170.00	\$ 79.75	\$ (2,793.86)	\$ -
ALPHA ETA	S. CAROLINA	1	18	\$ 185		0%	0%	0%		0%	Fall '10 2.82 / Spr '11 3.14 -5%	0%	MCS Probation	10%	\$ 203.50	19	5	24			\$ 5,834.00	\$ 161.50	\$ 42.00	\$ (0.50)	\$ -
ALPHA KAPPA	ALABAMA	1	28	\$ 185		0%	0%	0%	No House Est. Fall 2011	0%	Fall '10 2.50 / Spr '11 2.81	0%	MCS Probation	15%	\$ 212.75	36	9	45	\$ 250.00	Add. Insured	\$ 11,623.75	\$ 187.00	\$ 25.75	\$ (217.00)	\$ -
ALPHA MU	MLT.	2	28	\$ 185	H	(NOT INCLUDED IN NATL. PRGM.)	25%	5%		0%	Fall '10 3.16 / Spr '11 3.24 -15%	0%	MCS Probation	10%	\$ 203.50	25	7	32	\$ 2,000.00	Local	\$ 3,250.00	\$ 178.50	\$ 25.00	\$ -	\$ -
ALPHA NU	GEORGIA TECH	1	26	\$ 185	H-IP	0%	25%	0%	GOOD Oct '10 -10%	0%	Fall '10 2.99 / Spr '11 3.03 -15%	0%	Submitted & >69	-10%	\$ 203.50	31	8	39			\$ 7,936.50	\$ 212.50	\$ (9.00)	\$ -	\$ -
ALPHA THETA	WISCONSIN	1	26	\$ 185		0%	0%	0%		0%	Fall '10 3.14 / Spr '11 3.14 -15%	0%	Submitted & >69	-25%	\$ 138.75	21	6	27			\$ 3,746.25	\$ 144.50	\$ (5.75)	\$ (410.00)	\$ -
ALPHA XI	PURDUE	1	28	\$ 185	H-IP	0%	25%	0%	GOOD Oct '10 -10%	0%	Fall '10 2.31 / Spr '11 2.3 -15%	0%	MCS Probation	25%	\$ 231.25	38	10	48			\$ 13,000.00	\$ 246.50	\$ (15.25)	\$ -	\$ -
ALPHA SIGMA	Colony MINNESOTA	1	0	\$ 185		0%	0%	0%		0%	Spr '11 3.23 -15%	0%	Submitted-N/A	-15%	\$ 157.25	23	6	29			\$ 4,560.25	\$ 246.50	\$ (89.25)	\$ (1,035.00)	\$ -
ALPHA UPSILON	WASHINGTON	1	45	\$ 185	H-IP	0%	25%	0%	NI - Oct '10 - Responded 12/9/10	0%	Fall '10 3.04 / Spr '11 3.12 / Spr '11 x.x.x -15%	0%	MCS Probation	25%	\$ 231.25	39	10	49	\$ 5,250.00	Pool Add. Insured	\$ 18,531.25	\$ 144.50	\$ 86.75	\$ (71.42)	\$ -
BETA GAMMA	DENVER	1	29	\$ 185	L	0%	25%	0%	xx - Fall 2010	0%	Fall '10 3.18 / Spr '11 3.16 / Spr '11 3.17 -15%	0%	Petition Eligible 1/10	20%	\$ 222.00	36	9	45	\$ 250.00	Add. Insured	\$ 12,040.00	\$ 178.50	\$ 43.50	\$ -	\$ -
BETA DELTA	MICHIGAN STATE	1	19	\$ 185		0%	0%	0%		0%	Fall '10 3.82 / Spr '11 x.x.x -15%	0%	Submitted-N/A	-5%	\$ 175.75	34	9	43			\$ 7,557.25	\$ -	\$ 175.75	\$ (2.00)	\$ -
BETA ETA	NORTH TEXAS	1	14	\$ 185	H-IP	0%	25%	0%	POOR - Oct '10 -20%	0%	Fall '10 2.34 / Spr '11 2.95	0%	Submitted & >69	55%	\$ 286.75	24	6	30	\$ 200.00	Surplus Lines Tax (Texas)	\$ 8,802.50	\$ 195.50	\$ 91.25	\$ (185.00)	\$ -
BETA THETA	TCU	1	48	\$ 185	L	0%	25%	0%	GOOD Oct '10 -10%	0%	Fall '10 2.65 / Spr '11 2.75 -10%	0%	Submitted & >69	25%	\$ 231.25	64	16	80	\$ 450.00	Add. Insured, Surplus Lines Tax (Texas)	\$ 18,950.00	\$ 255.00	\$ (23.75)	\$ -	\$ -
BETA LAMBDA	N. ILLINOIS	1	22	\$ 185	L	0%	25%	0%	House Fall 2008	0%	GOOD Oct '10 -10%	10%	MCS Probation	55%	\$ 286.75	25	7	32			\$ 10,426.00	\$ 238.00	\$ 48.75	\$ 2,007.26	\$ 80.29
BETA NU	ADRIAN	1	15	\$ 185	L	0%	25%	0%	???	0%	Fall '10 3.15 / Spr '11 3.1 -15%	0%	Submitted & >69	10%	\$ 203.50	6	2	8	\$ 250.00	Add. Insured	\$ 1,878.00	\$ 221.00	\$ (17.50)	\$ (0.23)	\$ -
BETA CHI	CLARKSON	1	8	\$ 185		0%	0%	0%		0%	Fall '10 2.58 / Spr '11 3.1 -15%	0%	Submitted & >69	-10%	\$ 166.50	13	4	17	\$ 250.00	Add. Insured	\$ 3,080.50	\$ 161.50	\$ 5.00	\$ -	\$ -
BETA RHO	UC @ RIVERSIDE	1	24	\$ 185		0%	0%	0%		0%	Fall '10 2.79 / Spr '11 2.83 / Spr '11 x.x.x	0%	Submitted & >69	0%	\$ 185.00	27	7	34	\$ 500.00	Add. Insured/Primary	\$ 6,790.00	\$ 178.50	\$ 6.50	\$ (263.00)	\$ -
BETA UPSILON	SUNY @ POTSDAM	1	10	\$ 185		0%	0%	0%	House Sold July '10	0%	Fall '10 2.43 / Spr '11 x.x.x	10%	Risk Petition Eligible 1/11 & MCS Probation	35%	\$ 249.75	12	3	15			\$ 4,946.25	\$ 238.00	\$ 11.75	\$ (263.00)	\$ -
BETA OMEGA	RADFORD	1	13	\$ 185		0%	0%	0%		5%	Fall '10 2.35 / Spr '11 2.47 -10%	0%	Submitted = No	40%	\$ 259.00	17	5	22			\$ 7,398.00	\$ 229.50	\$ 29.50	\$ 831.97	\$ 48.94
GAMMA GAMMA	CARTHAGE	1	22	\$ 185		0%	0%	0%		0%	Fall '10 3.01 / Spr '11 2.76 -10%	0%	Submitted & >69	10%	\$ 203.50	29	8	37			\$ 7,529.50	\$ 144.50	\$ 59.00	\$ -	\$ -
GAMMA THETA	WEST CHESTER	1	24	\$ 185		0%	0%	0%		0%	Fall '10 3.00 / Spr '11 x.x.x -15%	0%	Submitted = No	0%	\$ 185.00	0	0	0			\$ -	\$ 178.50	\$ 6.50	\$ (52.64)	\$ -
GAMMA XI	GEORGE MASON	1	19	\$ 185		0%	0%	0%		0%	Fall '10 2.71 / Spr '11 2.72	0%	Submitted & >69	10%	\$ 203.50	37	10	47			\$ 9,564.50	\$ 195.50	\$ 8.00	\$ (1,841.00)	\$ -
GAMMA PI	WESLEY COLLEGE	1	8	\$ 185		0%	0%	0%		0%	Fall '10 2.62 / Spr '11 x.x.x	0%	MCS Probation	15%	\$ 212.75	8	2	10			\$ 2,527.50	\$ 238.00	\$ (25.25)	\$ (197.55)	\$ -
GAMMA SIGMA	RUTGERS- N.B.	1	28	\$ 185	L	New House Spr 07	25%	0%	???	0%	Fall '10 2.66 / Spr '11 2.82	0%	Submitted & >69	25%	\$ 231.25	32	8	40	\$ 250.00	Add. Insured Rmd 9/20/06 per Univ. Ltr. Added back 9/08	\$ 9,500.00	\$ 170.00	\$ 61.25	\$ (300.00)	\$ -

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ESTIMATED Base Rate		PHI KAPPA SIGMA LIABILITY PROGRAM ALLOCATION (PER HQ)																									
		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 # OF	ESTIMATED BASE RATE	H-Owned House IP - In Prop. Pgm	5 Yr Claims	House / No	Participate Property	Inspection/ Loss	Chapter Financial	Chapter GPA	Grand Chapter 201x	New Member Greek/Life/Edu	Chapter MCS	Chapter Risk Mgmt	Total Surchg or (Credit):	Projected Rate Per Active (Risk Fine Not Included)	Projected 2011/2012 # OF	Target New Mbr	2011/2012 Total B/Bubble	Premium	Premium Surcharge	Projected 2011/2012 COSTS:	2010/2011 Rate/Man	Rate	Delta	Back Debt (as of...)	Per Man
GAMMA UPSILON	MASS @ LOWELL	1	13 \$	185	L	0%	25%	0%	0%	0%	Fall '10.x.x.x / Spr '11.x.x.x	100% Completion	Submitted & >99	\$ -	30%	240.50	12	3	15			\$ 3,607.50	\$ 212.50	\$ 28.00	\$ (30.12)	\$ -	
GAMMA CHI	ITHACA COLLEGE	1	16 \$	185		0%	0%	0%	0%	0%	Fall '10.x.x.x / Spr '11.x.x.x	100% Completion	Submitted-Reorg Waiver	\$ -	5%	194.25	5	2	7			\$ 1,359.75	\$ 221.00	\$ (26.75)	\$ -	\$ -	
DELTA ETA	MCDANIEL	1	17 \$	185	L	0%	25%	0%	0%	0%	Fall '10.x.x.x / Spr '11.2.95	77.8% Completion	Submitted = No	Risk Petition Eligible 12/10 & MCS Probation	2,000	45%	268.25	20	5	25			\$ 8,706.25	\$ 178.50	\$ 89.75	\$ (0.78)	\$ -
DELTA OMICRON	RAMAPO	1	19 \$	185		0%	0%	0%	0%	0%	Fall '10.2.90 / Spr '11.x.x.x	22.2% Completion	Submitted = No	MCS Probation	800	20%	222.00	16	4	20	\$ 250.00	Addl. Insured	\$ 5,490.00	\$ 127.50	\$ 94.50	\$ -	\$ -
DELTA PI	INDIANA	1	73 \$	185	L	0%	25%	0%	0%	0%	Fall '10.3.02 / Spr '11.3.02	25% Completion	Submitted & >99		10%	203.50	90	23	113	\$ 250.00	Addl. Insured	\$ 23,245.50	\$ 204.00	\$ (0.50)	\$ -	\$ -	
DELTA RHO	URSINUS COLLEGE	1	25 \$	185		0%	0%	0%	0%	0%	Fall '10.3.42 / Spr '11.3.48	100% Completion	Submitted & >99		-10%	138.75	22	6	28			\$ 3,885.00	\$ 127.50	\$ 11.25	\$ -	\$ -	
DELTA SIGMA	UMBC	1	11 \$	185		0%	0%	0%	0%	0%	Fall '10.2.08 / Spr '11.2.56	60% Completion	Submitted & <70	MCS Probation	800	30%	240.50	16	4	20			\$ 5,610.00	\$ 187.00	\$ 53.50	\$ -	\$ -
Delta Upsilon	VCU	1	22 \$	185		0%	0%	0%	0%	0%	Fall '10.2.72 / Spr '11.2.54	85.7% Completion	Submitted & <70	MCS Probation	1,300	15%	212.75	26	7	33			\$ 8,320.75	\$ 187.00	\$ 25.75	\$ (263.00)	\$ -
Delta Phi	NYU	1	21 \$	185		0%	0%	0%	0%	0%	Fall '10.2.73 / Spr '11.x.x.x	28.57% Completion	Submitted & <70	MCS Probation	650	15%	212.75	13	4	17			\$ 4,266.75	\$ 144.50	\$ 68.25	\$ (0.09)	\$ -
Colony	QUEENS	1	9 \$	185		0%	0%	0%	0%	0%	Fall '10.3.07 / Spr '11.3.03	18.18% Completion	Submitted-N/A		10%	175.75	13	4	17			\$ 2,987.75	\$ -	\$ 175.75	\$ (0.16)	\$ -	
Colony	TEMPLE	1	0 \$	185		0%	0%	0%	0%	0%	Spr '11.3.35	xx% Completion (N/A)	Submitted-N/A		-15%	157.25	23	6	29			\$ 4,560.25	\$ -	\$ 157.25	\$ -	\$ -	