



# INSURANCE SURCHARGES AND DISCOUNTS: 2016-2017

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Each chapter is assessed a base rate (currently \$160; looking at \$155) per man in the chapter. This is set annually by the Phi Kappa Sigma Executive Committee, based on recommendations of the Insurance Committee. The chapter’s overall insurance rate may increase or decrease through a variety of surcharges and discounts, as outlined in this document

The surcharges outlined here are generally reflective of behavior that is indicative of higher risk, while the discounts are generally reflective of behavior that is indicative of lower risk. Chapters that operate at a higher risk level will be assessed a higher insurance rate, and chapters that operate at a lower risk level will be assessed a lower insurance rate.

- Good Behavior = Discounts
- Bad Behavior = Surcharges

Estimates of a chapter’s overall insurance rate are shared with chapters in the months leading up to insurance invoices being distributed (September 1<sup>st</sup>)

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## Surcharge and Discount Snapshot

<u>Item Name</u>	<u>Discount</u>	<u>Surcharge</u>
<b>Risk History</b>		
5 Year Claim History	0% - No Claims Above Threshold	+25% = At least 1 Major Claim
"Show Cause" History	-25% = 4 years of good behavior -15% = 3 years of good behavior -10% = 2 years of good behavior 0% = 1 year of good behavior 0% = 0 years of good behavior	None
Risk Management Status	None	\$50 Per Probation Infraction
<b>Property Management</b>		
Property Type	0% = No Property	+10% = Non-Residence +25% = Residence
FPMA Participation (Property Insurance Program)	0% = No Property 0% = Participates 0% = Waiver for Comparability	+5% = Does Not Participate
Property Inspection / Loss Control	-10% = Good Rating 0% = No Property 0% = Inspection Waived 0% = Needs Improvement w/ Action Plan	+10% = Needs Improvement no Action Plan +20% = Poor Rating +20% = Inspection Required
<b>Chapter Performance</b>		
Mitchell Chapter Standards	-10% = 100% Completion of Tier 1 and 66% of Tier 2/3 -5% = 100% Completion of Tier 1 and 33% of Tier 2/3 Up to -10% = 100% Timely Completion of Tier 1	+10% = Less Than 100% Completion of Tier 1
Chapter GPA	-15% = 3.000 or Above -5% = 2.900-2.999 0% = 2.600-2.899	+5% = 2.500-2.599 +10% = 2.400-2.499 +15% = 2.399 or Below +15% = No Submission of Grades
GreekLifeEdu™	-10% = 100% Timely Completion 0% = 90-99% Completion	+10% = 89% Completion or Less
Membership Agreements	-10% = 100% Completion	+10% = Less Than 100% Completion
Chapter Financial Management	0% = Less Than \$1.00 Per Man	+5% = \$1.00-\$49.99 Per Man +10% = \$50.00-\$99.99 Per Man +15% = \$100.00 Plus Per Man
<b>Chapter Participation</b>		
Grand Chapter Delegate Attendance (2018)	0% = Attends	+10% = Does Not Attend
Men of Honor Attendance (2017)	0% = Attends	+10% = Does Not Attend

Carroll Simons Institute Attendance (2017)	-5% = Attends	None
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## Chapter 5-Year Claim History

### Definition

Chapter 5-Year Claim History reflects open or closed liability insurance claims paid in support of a chapter and/or its members for a period of 5 years. This surcharge is on a 'per claim' basis. In addition, certain thresholds must be exceeded before a surcharge will apply. Data for these thresholds will come from the insurance company's Loss Run Report as of July 31<sup>st</sup> of the year in question. Thresholds are as follows:

- Indemnity (security against damage, loss, or hurt) claims paid greater than \$1,000
- Expense claims / reimbursements paid greater than \$5,000.

### Element of Risk

Chapter's that have had liability insurance claims made against the chapter and/or its members and/or the International Fraternity above certain thresholds have been shown to be of greater risk than chapters without claims.

### Surcharge Trigger(s)

Claims against a chapter or its members above the thresholds on a 'per claim' basis will be surcharged 25% on the following policy year's Chapter Insurance Base Rate.

### Actions to Reduce/Eliminate the Surcharge

Conduct the operations of the chapter in a safe, risk-free environment. Ensure members are familiar with Federal, State and Local laws as well as University and Fraternity policies.

To reduce the possibility of a claim in the future, should an incident occur, promptly notify emergency personnel if needed and report the incident both verbally and in writing to the proper authorities (police, insurance company, University and International Fraternity) as appropriate. Prompt notification along with open and honest communication with appropriate parties may lead to expedited handling and/or avoidance of a possible future claim.

## Chapter Risk Management Status

### Definition

Chapter Risk Management Status applies to chapters placed on “Probation” by the Fraternity’s Executive Committee during the year for any infraction of the Fraternity’s Risk Management policy or other infraction as the committee shall deem appropriate. This surcharge applies on a ‘per infraction’ basis. **A chapter placed on “Probation” for not passing MCS will not incur a surcharge for that infraction.**

### Element of Risk

Chapter’s that have been placed on “Probation” for any reason by the Fraternity’s Executive Committee have been shown to be of greater risk than chapters that are not on “Probation”.

### Surcharge Trigger(s)

Chapters placed on “Probation” will be assessed a surcharge of \$50 per active member per infraction.

### Actions to Reduce/Eliminate the Surcharge

Conduct the operations of the chapter in a safe, risk-free environment according to all Federal, State and Local laws as well as University and Fraternity policies.

Ensure chapter members are familiar with all Federal, State and Local laws as well as University and Fraternity policies.

## Show Cause History

### Definition

This category represents whether or not a Chapter is found “responsible” for a Show Cause incident. So called “Show Cause’s” are investigations conducted by International Headquarters involving an allegation of a violation of Fraternity risk management policy by a Chapter.

A Chapter that admits to a violation or is found responsible for a violation of a Fraternity risk management policy will lose any credit they may have received for the prior insurance policy year and must start over at Year 0 in terms of rebuilding their history in this area.

This category is meant to encourage Chapters to have 0 so called “responsible” Show Causes in an academic year and in subsequent years.

### Element of Risk

Chapters that maintain a strong focus on sound risk management practices and therefore are not found responsible for violating the Fraternity’s risk management policy have been shown to be less of a risk than chapters that do not.

### Discount Trigger(s)

Chapters that have 0 “responsible” Show Causes in an academic year (known as Year 0 or the base year) will not incur a surcharge/nor receive a discount on the next policy year’s Chapter Insurance Base Rate.

Chapters that have 0 “responsible” Show Causes two academic years in a row (known as Year 0 and Year 1) will receive a 10% discount on the next policy year’s Chapter Insurance Base Rate.

Chapters that have 0 “responsible” Show Causes three academic years in a row (known as Year 0, Year 1, and Year 2) will receive a 15% discount on the next policy year’s Chapter Insurance Base Rate.

Chapters that have 0 “responsible” Show Causes four academic years in a row (known as Year 0, Year 1, Year 2, and Year 3) will receive a 25% discount on the next policy year’s Chapter Insurance Base Rate. This is the maximum credit that can be achieved and will apply as long as the Chapter maintains its track record of 0 “discount” Show Cause incidents.

Chapters that incur a “responsible” Show cause incident at any time lose any discount they may have achieved and must start over from Year 0 again.

### Actions to Reduce/Eliminate the Surcharge

Develop a program within the chapter that seeks to practice sound risk management.

Incur 0 “responsible” Show Cause incidents in any academic year.

## Chapter Property

### Definition

Chapter Property status reflects whether or not the chapter utilizes a property (house or other physical structure) that meets one or more of the following criteria, regardless of whether it is owned, rented, or leased. There are three categories:

#### Residential Chapter Property

- 1) 5 or more members living in residence
- 2) Greek letters and/or Fraternity flag on exterior (or visible in windows)
- 3) Chapter events, meetings, gatherings, etc. take place there on a regular basis
- 4) Chapter memorabilia is prominently displayed in "common areas" of the residence (composites, awards, etc.)

#### Non-Residential Chapter Property

- 1) Less than 5 members living in residence
- 2) Greek letters and/or Fraternity flag on exterior (or visible in windows)
- 3) Chapter events, meetings, gatherings, etc. take place there on a regular basis
- 4) Chapter memorabilia is prominently displayed in "common areas" of the property (composites, awards, etc.)

#### No Chapter Property

- 1) Less than 5 members living in residence
- 2) No Greek letters and/or Fraternity flag on exterior (or visible in windows)
- 3) No Chapter events, meetings, gatherings, etc. take place there on a regular basis
- 4) No Chapter memorabilia is prominently displayed in "common areas" of the property (composites, awards, etc.)

In addition, chapters maintaining a Chapter Property (residential or non-residential) are required to have the Chapter Property inspected every two years. See Inspection-Loss Control Status guidelines for further details on this requirement.

### Element of Risk

Chapters that maintain a property have been shown to be of greater risk than chapters that do not maintain a dwelling of this type. This enhanced risk is caused by, among other things, frequency and type of use, and quantity of members congregating together on a regular basis.

### Surcharge Trigger(s)

Chapters that maintain a Residential Chapter Property will be surcharged 25% on the policy year's Chapter Base Rate.

Chapters that maintain a Non-Residential Chapter Property will be surcharged 10% on the policy year's Chapter Base Rate.

Chapters that maintain No Chapter Property will not be surcharged on the policy year's Chapter Base Rate.

### **Actions to Reduce/Eliminate the Surcharge**

Chapters are classified in one of the three categories above, so there is nothing that can be done to reduce or eliminate the surcharge without certifying a change in property category. This certification requires both Chapter Advisor and Greek Advisor to sign a written statement certifying the chapter's property status.

See Inspection – Loss Control for a related opportunity to reduce a surcharge by ensuring a certified inspection is done on the property every two years and achieve a rating of "Good".

## Chapter National Property Program Participation

### Definition

Chapter National Property Program Participation status reflects participation in the International Fraternity's Property Insurance Program. This status only applies to chapters that utilize a Residential Chapter Property or Non-Residential Chapter Property. Chapters that live in a dwelling of this type but that rent, lease, or are provided a dwelling by their University/College are not subject to this surcharge.

### Element of Risk

Chapters that utilize a Chapter Property (residential or non-residential) have been afforded an opportunity to participate in a Property Insurance Program the International Fraternity believes is very cost competitive and also is the most comprehensive in terms of coverage limits and indemnifications. Participation in this program also benefits the chapter by ensuring annual dwelling assessment for replacement cost coverage is maintained.

### Surcharge Trigger(s)

Chapters that exist in a Chapter Property and do not participate in the Fraternity's Property Insurance Program will be surcharged 5% on the following policy year's Chapter Insurance Base Rate (see Actions to Reduce/Eliminate this surcharge for a special exception).

Chapters that exist in a Chapter Property and participate in the Fraternity's Property Insurance Program will not be surcharged on the following policy year's Chapter Insurance Base Rate.

### Actions to Reduce/Eliminate the Surcharge

Chapters may opt out of the Property Insurance Program but only after completing the following process and meeting the standard described.

- 1) Forward a complete copy of the chapter's current property insurance policy to the Fraternity's preferred insurance provider to allow for review and comparison no later than July 31<sup>st</sup> of the year in question.
- 2) Upon receipt of the feedback results from the Fraternity's preferred insurance provider, review the results within the chapter.
- 3) If the Fraternity's Property Insurance Program meets or beats the chapter's existing policy either in terms of premium cost for equal or better coverage, or in terms of better coverage components (e.g. current replacement cost, higher limits, etc.), the chapter must elect to switch the chapter's property insurance to the Fraternity's Property Insurance Program.
- 4) Failure to do so subjects the chapter to the surcharge.

If the chapter's current property insurance policy affords better premium cost for equal or better coverage, the chapter will not be subject to the surcharge for that next policy year but must conduct an annual review of the policy by the Fraternity's preferred insurance provider to ensure maintenance of those standards (and exemption from the surcharge). Submission of a complete copy of the chapter's current property insurance policy to the Fraternity's preferred insurance provider to allow for review and comparison to be completed no later than July 31<sup>st</sup> of the year in question or the chapter will be subject to the surcharge.

## Chapter Property Inspection and Loss Control

### Definition

Chapter Property Inspection and Loss Control status reflects whether or not the chapter has completed and responded to (including addressing any identified inspection deficiencies) a certified inspection of the property (house or other physical structure), regardless of whether it is owned, rented, or leased. Despite inspections only being conducted every 2 years, surcharges/credits will apply during the non-inspection year as well as these inspections affect life-safety issues.

### Element of Risk

Chapter properties that do not meet certain basic inspection and loss control standards have been shown to be of greater risk than chapter property's that do meet them.

### Surcharge Trigger(s)

Chapter properties that have not been through a certified inspection by July 31<sup>st</sup> of the year in question will be surcharged 20% on the following policy year's Chapter Base Rate.

Chapter properties that have been through a certified inspection by July 31<sup>st</sup> of the year in question but have received a "Poor" rating will be surcharged 20% on the following policy year's Chapter Base Rate.

Chapter properties that have been through a certified inspection by July 31<sup>st</sup> of the year in question but have not responded to the inspection with a documented action plan with completion dates for addressing all inspection deficiencies will be surcharged 20% on the following policy year's Chapter Base Rate.

Chapter properties that have been through a certified inspection by July 31<sup>st</sup> of the year in question and have received a "Needs Improvement" rating and have responded to the inspection with a documented action plan with completion dates for addressing all inspection deficiencies will not be surcharged 10% on the following policy year's Chapter Base Rate.

Chapter properties that have been through a certified inspection by July 31<sup>st</sup> of the year in question and have received a "Good" rating will receive a discount of 10% on the following policy year's Chapter Base Rate.

### Actions to Reduce/Eliminate the Surcharge

Ensure a certified inspection is completed on the property no later than July 31<sup>st</sup> of each year and achieve a rating of "Good" upon initial inspection.

Ensure a certified inspection is completed on the property no later than July 31<sup>st</sup> of each year and achieve a rating of "Needs Improvement" upon initial inspection and respond to the inspection with a documented action plan with completion dates for addressing all inspection deficiencies.

If a chapter's property inspection comes back with a "Poor" rating, correct the deficiencies and complete a re-inspection of the dwelling no later than July 31<sup>st</sup> of the year in question and achieve a rating of "Good" or, a rating of "Needs Improvement" and respond to the inspection with a documented action plan with completion dates for addressing all inspection deficiencies.

## Mitchell Chapter Standards (MCS) Score

### Definition

Mitchell Chapter Standards is the annual accreditation program developed by undergraduate chapters to reflect their accomplishments throughout the academic year. This annual report must be submitted to International Headquarters by June 15th of each year and is scored according to an objective methodology. This score is used for determining if any special recognition is in order. This special recognition may take the form of plaques, financial awards, and/or Grand Chapter Recognition. The Executive Board of the Fraternity has set a standard of 100% of the Tier 1 elements as the minimum score to be achieved by all chapters.

### Element of Risk

Chapters that focus on academics, support of their University communities, and have strong operations including sound financial management, officer transition, support for community service and philanthropic activities, and membership development have been shown to be less of a risk than chapters that do not.

### Surcharge and Discount Trigger(s)

Chapters that submit their MCS report on time for each quarter will receive a 2.5% discount for each quarter that is completed at 100% with all previous quarters being completely submitted.

Example 1: Chapter A completes Quarters 1 and 2 on time but fails to do so for Quarter 3 due to poor transitioning, but regains control and submits Quarter 3 and successfully completes Quarter 4 on time will receive a 7.5% discount (2.5% + 2.5% + 0% + 2.5%).

Example 2: Chapter B fails to submit Quarters 1 and 2 on time but new officers make up Quarters 1 and 2 and they submit of Quarter 3 on time, while also successfully completing Quarter 4 by the time it is due. They will receive a 5% discount (0% + 0% + 2.5% + 2.5%).

Chapters that do not complete 100% of the Tier 1 elements will receive a surcharge of **10%** on the following policy year's Chapter Insurance Base Rate.

Chapters that submit their MCS report on time and complete 100% of Tier 1 elements and complete 33% of Tier 2 and Tier 3 items (21 of 64) will receive a discount of 5% on the following year's Chapter Insurance Base Rate.

Chapters that submit their MCS report on time and complete 100% of Tier 1 elements and complete 66% of Tier 2 and Tier 3 items (42 of 64) will receive a discount of 10% on the following year's Chapter Insurance Base Rate.

### Actions to Reduce/Eliminate the Surcharge

Submit your MCS report on time and complete 100% of the Tier 1 elements on time. Go beyond Tier 1 and complete Tier 2 or Tier 3.

## Chapter GPA

### Definition

Chapter GPA status represents the average GPA for a chapter in a given academic year (on a 4.0 basis). Active and New members are to be considered at the time of computation. Chapters must provide certified documentation of their chapter's average GPA to include all members (examples include University Greek Advisor Report, transcripts, etc.) no later than July 31<sup>st</sup> of the academic year.

### Element of Risk

Chapters that maintain a strong focus on academics have been shown to be less of a risk than chapters that do not.

### Surcharge and Discount Trigger(s)

Chapters that have an average GPA greater than or equal to a 3.0 will receive a discount of 15% on the following policy year's Chapter Insurance Base Rate.

Chapters that have an average GPA greater than or equal to a 2.90 but less than 3.0 will receive a discount of 5% on the following policy year's Chapter Insurance Base Rate.

Chapters that have an average GPA greater than or equal to a 2.50 but less than 2.60 will be surcharged 5% on the following policy year's Chapter Insurance Base Rate.

Chapters that have an average GPA greater than or equal to a 2.40 but less than 2.50 will be surcharged 10% on the following policy year's Chapter Insurance Base Rate.

Chapters that have an average GPA less than a 2.40 will be surcharged 15% on the following policy year's Chapter Insurance Base Rate.

Chapters that do not submit certified documentation of their chapter's average GPA will be surcharged 15% on the following policy year's Chapter Insurance Base Rate.

### Actions to Reduce/Eliminate the Surcharge or increase the Discount

Develop a program within the chapter that seeks to improve upon active member GPAs. Use of the "Making the Grade" program should be strongly considered.

Submit required documentation by July 31<sup>st</sup> of the academic year in question.

## GreekLifeEdu (GLEdu)

### Definition

GreekLifeEdu is an annual web-based, educational process on the topics of alcohol, hazing, and sexual assault developed by EverFi. The program's intent is to provide supplemental information on the above topics to undergraduates (both members and new members).

This annual education process must be completed by all members who have yet to complete it and New Members by June 1<sup>st</sup> of each year.

Successful completion is defined as achieving a score of 75 or better on the test and completing Parts 1 **PRIOR TO INITIATION** and Part 2 by June 15th.

### Element of Risk

Undergraduate members who complete this educational program successfully have been shown to make better decisions when it comes to these topical areas. This in turn should reduce our overall risk for the chapter.

### Surcharge and Discount Trigger(s)

Chapters that achieve a 100% completion level of NEW MEMBERS successfully completing the GreekLifeEdu program (as defined above) will receive a discount of 10% on the following policy year's Chapter Insurance Base Rate.

Chapters that do not achieve at least a 90% completion level of NEW MEMBERS successfully completing the GreekLifeEdu program (as defined above) will receive a surcharge of 10% on the following policy year's Chapter Insurance Base Rate.

All Active Members are encouraged to complete this program if they have not done so successfully in the past. However, it will not impact the following policy year's Chapter Insurance Base Rate.

### Actions to Reduce/Eliminate the Surcharge

Make sure all members (including new members) successfully complete GreekLife Edu prior to June 1<sup>st</sup>.

## Membership Agreements

### Definition

Membership Agreements are an important communication and risk management device. In addition to communicating expectations of fraternal membership, they also make clear to a prospective member all of the expectations relative to fraternity operational policies and overall risk management.

### Element of Risk

Membership Agreements should be provided to all prospective New Members. New Members should read them carefully and consult with their parents and any other necessary counsel before signing them. Chapters should not initiate prospective New Members without securing a signed Membership Agreement prior to initiation. Past data has shown that it can help improve Chapter moral and operations if all members have a clear understanding of membership expectations.

### Surcharge and Discount Trigger(s)

Chapters that do not collect signed Membership Agreements from all New Members **PRIOR TO INITIATION** and submit same to the International Headquarters will be assessed a surcharge of 10% on the following policy year's Chapter Insurance per Man Base Rate.

Chapter's that do collect signed Membership Agreements from all New Members prior to initiation and submit same to the International Headquarters will receive a discount of 10% on the following policy year's Chapter Insurance per Man Base Rate.

### Actions to Reduce/Eliminate the Surcharge

Ensure that the Chapter collects a signed Membership Agreement from each New Member prior to initiation and submit same to the International Headquarters prior to Initiation.

## Chapter Financial Management

### Definition

Chapter financial management status represents the amount of Past-Due Debt (accounts receivable), on a per man basis, the chapter has outstanding as of July 31<sup>st</sup> of each year. This date corresponds with the fiscal year end for the Fraternity. This metric is computed on a per man basis to accommodate different size chapters within the surcharge levels.

### Element of Risk

Chapters that maintain a strong focus on sound financial management have been shown to be less of a risk than chapters that do not.

### Surcharge Trigger(s)

Chapters that have Past Due Debt to the International Fraternity greater than or equal to \$1.00 per man but less than \$50 per man will be surcharged 5% on the following policy year's Chapter Insurance Base Rate.

Chapters that have Past Due Debt to the International Fraternity greater than or equal to \$50.00 per man but less than \$100 per man will be surcharged 10% on the following policy year's Chapter Insurance Base Rate.

Chapters that have Past Due Debt to the International Fraternity greater than or equal to \$100.00 per man will be surcharged 15% on the following policy year's Chapter Insurance Base Rate.

### Actions to Reduce/Eliminate the Surcharge

Reduce or eliminate all Past Due Debt to the International Fraternity by July 31<sup>st</sup> of the year in question.

## Grand Chapter Delegate Attendance

### Definition

Grand Chapter Delegate Attendance reflects whether or not the chapter has properly registered and paid for their delegate to attend Grand Chapter. In addition, that delegate must have attended all prescribed events at Grand Chapter for the year in question. This surcharge does not apply in non-Grand Chapter years.

### Element of Risk

Per the Constitution & Acts of the Fraternity, Grand Chapter attendance is required. However, it has also been shown to help improve Chapter operations if one or more of their members actively participate in the affairs of the International Fraternity. As this is the ultimate event held by the International Fraternity, it stands to reason that Chapter's should send an official delegate to be represented in the official proceedings of the Fraternity.

### Surcharge Trigger(s)

Chapter's that do not properly register, pay for, and/or subsequently the delegate does not attend all Grand Chapter prescribed events will be surcharged 10% on the following policy year's Chapter Insurance per Man Base Rate.

### Actions to Reduce/Eliminate the Surcharge

Ensure the Chapter properly registers, pays for, and subsequently the delegate attends all Grand Chapter prescribed events.

### *Example:*

Assuming a base rate of \$160 with no other surcharges or credits, a chapter that fails to send a delegate to Grand Chapter would pay a Base Rate of \$176 (difference of \$16). Our chapters average 23 members plus the targeted 6 new members. Non-attendance at Grand Chapter would cost an average chapter \$464. In addition to being required per the C&A, this also suggests actually attending Grand Chapter is a cost effective decision.

## Men of Honor Attendance

### Definition

Men of Honor Attendance reflects whether or not the chapter has properly registered and paid for a Chapter member to attend the Phi Kappa Sigma Men of Honor Leadership Institute, held each year. In addition, that member must have attended all prescribed events at Men of Honor for the year in question.

### Element of Risk

Men of Honor is the flagship leadership program for the International Fraternity. Past data has shown it helps improve Chapter moral and operations if one or more chapter members attend and actively participate in this program. As this is a major event held by the International Fraternity, it stands to reason that Chapters should send at least one member to such a program.

### Surcharge Trigger(s)

Chapter's that do not properly register, pay for, and/or subsequently the member does not attend all Men of Honor prescribed events will be surcharged 10% on the following policy year's Chapter Insurance per Man Base Rate.

### Actions to Reduce/Eliminate the Surcharge

Ensure the Chapter properly registers, pays for, and subsequently the member attends all Men of Honor prescribed events.

## Carroll Simons Institute Attendance

### Definition

Carroll Simons Institute (CSI) Attendance reflects whether or not the chapter has properly registered and paid for a Chapter member to attend the Phi Kappa Sigma Carroll Institute, held every other year. In addition, that member must have attended all prescribed events at CSI for the year in question. This discount does not apply in non-CSI years.

### Element of Risk

The Carroll Simons Institute is the flagship chapter operations and leadership program for the International Fraternity. Past data has shown it helps improve Chapter moral and operations if one or more chapter members attend and actively participate in this program. As this is a major event held by the International Fraternity, it stands to reason that Chapters should send at least one member to such a program.

### Discount Trigger(s)

Chapter's that properly register, pay for, and subsequently the member attends all CSI prescribed events will be receive a discount of 10% on the following policy year's Chapter Insurance per Man Base Rate.

### Actions to Retain the Discount

Ensure the Chapter properly registers, pays for, and subsequently the member attends all CSI prescribed events.