

INSURANCE MAY BE

# GREEK TO YOU

IT'S *not to us*

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## SORORITY INSIGHTS | FALL 2018

### IT'S TIME FOR A REAL CHANGE

By **Bobbi Larsen, Education Consultant**

We could be at a watershed moment in the interfraternal world. Medical Good Samaritan policies, campus fraternal communities shut down completely, bans on hard alcohol, partnerships between fraternal organizations and parents who have lost children to hazing — is real change coming? Or, is this just noise resulting from the recent tragedies on a number of campuses we've all read about? Our hope is YES, but change requires much more than just affirmative votes and policy revisions. How can your organization begin a culture change process that will make a difference?

#### Let's look at one of these opportunities...

From the NIC: *In an important, decisive action to enhance health and safety in fraternity communities, the North American Interfraternity Conference (NIC) recently adopted a Standard prohibiting hard alcohol from fraternity chapter facilities and events.*

<https://nicindy.org/news/nic-fraternities-ban-hard-alcohol/>

Could this really work? Will it make a difference? This is a HUGE collective effort from NIC member groups — many who are Holmes Murphy clients — to create change. But these changes will affect women's organizations as well. How does successful change happen and how can we partner to effect positive change? It might be helpful to look at ways to create effective change in organizations.

#### Theory 1: Kurt Lewin's Change Management Model

One of the most well-known theories of change is [Kurt Lewin's Change Management Model](#). Lewin recommends splitting the change process into three stages:

- **Unfreeze:** Looking at the way things are currently done to prepare constituents for the change.
- **Make changes:** Implement changes and help constituents adapt to them.
- **Refreeze:** Make sure the changes stick and old habits don't resurface.

Unfreezing this policy requires a recognition of why it isn't working. According to the NIC, nearly all hazing and over-consumption deaths in the past two years have involved students consuming high-percentage alcoholic beverages. Additionally, more than 90 percent of students living in fraternity/sorority houses are under 21. Inter/national fraternities and local interfraternal councils alike are grappling with how to make the fraternal experience safer. Addressing the presence of high-percentage alcoholic beverages in facilities and at events might be one way to unfreeze the required change, provided you can get feedback and commitment from those involved.

Each men's inter/national fraternity is charged with implementing this policy within its chapters, but there are many other constituents and components who will need to be involved as this change is made. University professionals who work with these organizations, women's fraternal organizations who have restrictive policies of their own, other groups who do not fall under the guidelines of the NIC — Lewin's theory requiring communication, support, and education can limit difficulties in the transition and address problems as soon as they arise.

Refreezing could be the most challenging part of this change. How effective it's been should be reviewed regularly, and rewards should be given to those who consistently uphold the change. If the unfreezing has been successful, constituents will feel invested in the new outcomes, and this will become the new normal.

Lewin's model is a good one to follow if the change is a drastic one. It also requires such a strong look at the status quo that anything less than a massive change might not be worthwhile. In this instance, it is key to bring all those involved on board and to provide the necessary support and education to make sure the change is successfully implemented. With the transient nature of a college population, implementing this new policy solely using Lewin's model might not be completely effective.

## **Theory 2: John Kotter's 8-Step Change Model**

[John Kotter's theory](#) focuses less on the change itself, and more on the people behind it. It works by:

- Creating a sense of urgency
- Building a core coalition
- Forming a strategic vision
- Getting everyone on board
- Removing barriers and reducing friction
- Generating short-term wins
- Sustaining acceleration
- Setting the changes in stone

Given the news we've seen coming out of the fraternal community, the urgency is there. Inter/national organizations will have a year to fully implement this ban on hard alcohol and will need to give careful thought as to how to build a coalition to carry out the rest of these steps. How can our women's organizations support them? How do our policies align with the goals of this change? Thinking

strategically about this change and the way to build consensus within a community can help mitigate the challenges of Kotter's top-down theory of change.

### Theory 3: Nudge Theory

Incorporating aspects of the [Nudge theory](#) could allow the change to be framed in a way to get more buy-in from the constituents on the ground. Nudge theory holds that nudging change along can be more effective than trying to enforce it from the top down.

The basic principles that need to be followed when nudging changes are:

- **Clearly define your changes.** Prohibiting hard alcohol from fraternity facilities and events.
- **Consider changes from constituents' point of view.** What will this mean at the chapter facility? How will it affect our events? Are there other fraternal activities that will be affected?
- **Use evidence to show the best option.** Nearly all hazing and over-consumption deaths in the past two years have involved students consuming high-percentage alcoholic beverages.
- **Present the change as a choice.** How else can we make the fraternal experience safer while continuing to exist on college/university campuses?
- **Listen to feedback.** What is the best way to get buy-in for this change?
- **Limit obstacles.** Each fraternal organization has the ability and responsibility to implement the policy, but how is it carried out on the ground?
- **Keep momentum up with short-term wins.** Share success stories.

Each NIC inter/national fraternity must implement this ban on hard alcohol by September 1, 2019, but this change won't affect only those organizations. With other health and safety initiatives, the interfraternal community has a real chance to see stronger prevention and safety efforts and programs. Implementing these improvements will take strategic planning, strength of purpose, and follow through. Ensuring these changes are implemented with careful deliberation, perhaps by following one or more theories of change, may result in a safer fraternal experience for everyone.

I'd love to talk with you about this. If you have questions or thoughts, don't hesitate to reach out!



## A NECESSARY DISCUSSION ABOUT WORKERS COMPENSATION

By Mick McGill, Vice President Client Service | Shareholder

When you think of fraternal organizations, workers compensation insurance may not be a topic that immediately comes to mind. But it should be. Steps should be taken to ensure the organization (or even local chapter) is safe should an injury to an employee happen.



What am I talking about? Workers compensation laws protect the financial interest of people who suffer injuries on the job. Without these benefits, thousands of workers would fall into insurmountable debt every year. Workers compensation benefits go beyond the payment of medical bills, as disability benefits, loss wage benefits, and death benefits are provided as well.

Our Holmes Murphy Fraternal Practice has experienced an influx of workers compensation claims involving employees of fraternal organizations. Similar to claims in other industries, the proximate cause of incidents and subsequent injuries continue to be related to the condition of the physical location coupled with unsafe acts of employees.

It likely comes as no surprise that common causes of loss include slips, trips, falls, sprains, strains, and falls from heights. Our team is making a concerted effort to work with our clients to do the fundamental things necessary to reduce the probability of incidents occurring and injuries being sustained to employees of fraternal organizations. We have developed loss prevention recommendations, which are truly necessary to ensure the safety and monetary security of all parties.

These include:

- Clear Job Descriptions
  - Ensure job descriptions clearly spell out job duties
  - Include physical requirements of the job duties
  - Confirm employees can perform the physical requirements of assigned job duties
  - Emphasize the importance of only performing assigned job duties
- House Director Employment Agreement
  - Ensure there's an annual execution of Employment Agreement
  - Clearly spell out assigned work hours (40 hours a week or less)
  - Implement timecard procedures for weekly reporting of work hours
  - Include job description within employment agreement so that injuries when doing things outside of employment can be eliminated from the workers' compensation claim experience

- Eliminate Off-Premises Job Functions — Outsource job functions requiring employees to leave the chapter house premise.
- Outsource Housekeeping Job Functions — Utilize a third-party cleaning company to perform these work tasks (for example: Merry Maids, The Maids, etc.).
- Outsourcing Food Service to Third-Party Vendors — Utilize third-party vendors to provide food service for the chapter (for example: Campus Chefs, College Chefs, Upper Crust Food Service, etc.).
- Return-to-Work Programs — Implement a program that strives to accommodate work restrictions during injury treatment. This is intended to motivate employees to return to work full duty as soon as possible.

Based on our review of fraternal workers' compensation claim experience, implementation of some or all of the above loss preventions measures could potentially have a material impact and reduce the workers' compensation claim frequency and severity for your organization.

If you'd like to find out more information or have questions on how it all works/how to get started, don't hesitate reach out!



## **NEW HOLMES MURPHY EVENT PLANNING APP!**

**Available for download on your phone's App Store  
"HM Event Planner"**

We are happy to announce the launch of our free event planning app and hope you'll put it to good use!

The goal of this app is to help you think critically around event planning. Prior to planning an event on the app, we encourage you to review the risk management policy of your respective organization and campus expectations so you have a full understanding of the policy and expectations around event planning.

While following the guidelines outlined in the app will help to make any event safer, we recommend they be expressly followed when alcohol is present while on chapter premises or during a fraternity/sorority event, in any situation sponsored or endorsed by the chapter, or at any event an observer would associate with the fraternity.

For any questions around event planning, policy clarification, contract review, etc. please reach out to your national/international organization for further assistance. Throughout the app, the phrase "suggested organizational guidelines" is used which infers what many organizations might use as policy / procedure language; however, it is best to compare this information to your national/international risk management policy.

We look forward to sharing this great prevention tool with you. You can learn more about it by watching the HM Event Planner webinar: <https://www.youtube.com/watch?v=5ZkokxwMIEo&feature=youtu.be>

**Don't forget to go to the App Store on your phone and download "HM Event Planner" before watching!**



Someone had an idea — an idea to create short programming for fraternity and sorority members to provoke thought and discussion. After a whole lot of agreement with the people who matter...Greek Talks was born!

During this event, top speakers shared ideas of how students can face today's issues in fraternity and sorority life, while challenging everyone to be better members in their chapter, campus, and greater organization. Click below to watch each speaker's full talk to see what you missed!

These videos are ideal to use for retreats, chapter meetings, member programming, and conversations with students around a number of important topics today.

**Dr. Lori Hart – The Safety Pillar**

**Dr. Mari Ann Callais – Our Stories Need to be Told**

**Michael Zibilich – A Call to Life**

**Jessica Pettitt – Conversations that Matter**

**Ross Szabo – Behind Happy Faces**

**T.J. Sullivan – You're Always Wearing Your Letters**

**Michelle Guobadia – Hazing Makes You a Better Greek and Other Myths**

[WATCH HERE](#)

