



Memo announcing the change in insurance limits for chapters

Summer 2017

Dear Brother President,

cc: Chapter Executive Officers, Advisors, House Corporation Board Members / Alumni, Regional Chief, District Chief, Assistant District Chief (*via the Beta Brief*)

The May 2017 *Beta Brief* announced new risk management fees for the coming academic year and [linked to a memo from the Board of Trustees](#) that described why our fees are increasing and simple steps every chapter and member can take to mitigate future increases. At Beta's 178th General Convention, Executive Director Jeff Rundle provided you and the other delegates with additional background on our insurance program and the opportunity to ask questions.

Even with this increase, Beta remains below the average in per member cost of liability insurance and it is our continued goal to design an insurance program that provides maximum value at minimal cost. Starting with the 2017 – 18 academic year, Beta's liability insurance program will include a chapter sub-limit level that caps the potential loss related to chapter and undergraduate member liability at \$250,000 per occurrence. This strategy is in line with many of our interfraternal peers and has proven to have a positive impact on overall loss rates and, in turn, allows premiums to remain lower.

The limits for house corporations, house corporation volunteers, and chapter advisors have not changed. We value the contributions of our volunteers and want to maximize their protection. An updated insurance and claims manual is posted on Beta.org under Resources > Cornerstone Housing Program > Insurance Resources.

If you have questions regarding the fee increase or the new sub-limits, please contact Director of Chapter Services Anne Emmerth [via email](#) or at 800.800.BETA. Thank you for all the ways you work every day to create a safer experience for our members and guests.

Yours in ___kai___,

Thomas D. Cassady, *Cincinnati* '76
Insurance Commissioner