



# *The National Fraternity of Phi Mu Delta*

July 26, 2017

Gentlemen,

At the Spring National Council Meeting in Lexington, Kentucky, the National Office was directed by the National Council to develop a tiered insurance premium program that would incentivize Chapters with good disciplinary records and accreditation. In addition, the program would increase premiums for those Chapters who faced disciplinary action and created more risk for the Fraternity. Currently, all Chapters and Colonies pay the same base rate per member, regardless of accreditation status or sanctions.

Starting with the 2018 Academic Year, all Chapters and Colonies will be invoiced for their annual insurance premium based on our new Five-Tier Insurance Premium Plan (please see attached document). We believe that this new program will help chapters save their members money by simply running effective and efficient chapter operations and by practicing strong risk management programs. **For example, a chapter of 25 members with an average accreditation score of 90% or more and no disciplinary action would save \$637.50 at our current base level of premiums.**

If you have any questions or concerns, please do not hesitate to contact the National Office.

Sincerely,

Thomas A. Murphy  
Executive Director

## National Council

### **President**

*Dr. Paul Kittle, Mu Pi'91*

### **V.P. - Membership**

*Joseph Doiron, Nu Theta Eta'11*

### **Secretary**

*Joseph Thompson, Mu Alpha'10*

### **V.P. - Finance**

*David Smittle, Mu Beta'84*

### **Executive Director**

*Thomas Murphy, Mu Alpha'94*

### **Members-at-Large**

*Dr. Thomas Kier, Mu Beta'81*

*Ryan Grogan, Nu Beta'16*

### **Undergraduate Reps.**

*Thomas Moran, Mu Alpha'19*

*Timothy Schafer, Mu Xi'19*

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# 2018-2019 Insurance Premium

## Tier I

15% Decrease

Averages GOLD Accreditation status and no disciplinary record.

## Tier II

5% Decrease

Averages SILVER Accreditation status and no disciplinary record.

## Tier III

BASE RATE

Averages BRONZE Accreditation status and no disciplinary record.

## Tier IV

15% Increase

Unaccredited or minor disciplinary actions that do not result in probation status.

## Tier V

25% Increase

Disciplinary actions that require probation level status.