

risk management MATTERS

A Risk Management Newsletter for NTCA Members

Telcom's 2009 Risk Management Conference June 28-30, 2009 • Boston, MA

"It's not just a party...It's a revolution! Join us for an eye-opening look at business insurance and risk management for the modern telecommunications company"



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As the Property-Casualty insurance and risk management arm of NTCA, Telcom has designed a practical and exciting two-day educational session that will assist you in handling the current insurance and risk management needs of your rural telecommunications cooperative or company. Because Telcom's focus is solely on NTCA members' needs, we invite you to come to this conference to better understand insurance and the finer details of risk management applications specific to your ever evolving industry. The sessions will include:

The State of Rural Telecommunications... What's Happening in 2009!

Mike Brunner, NTCA's CEO, will address current issues and trends facing rural telecommunication companies today and into the foreseeable future.

The State of the Insurance Industry and Telcom in 2009

It is easy to take for granted or even overlook new tools and services that provide you with business security or are developed

to minimize losses with a goal of improving your bottom line. These things are the business purpose of any insurer. Beyond the financial or business aspect, an insurance provider should focus on bringing safety awareness to you and your communities, which simply makes where you "work and play" a safer and better place to live. Peter Elliott, Telcom's CEO, will examine the changing world of the insurance industry and share how Telcom will respond to the expanding needs that you and your community share. Plus, he'll share with you Telcom's vision and innovative plans for the future. Your understanding of the corporate goals of the Telcom Insurance Group, will allow us to further develop the trust we have earned from so many NTCA Members.

Underwriting Points of Interest in 2009: Liability

Peter Elliott will review: All operational liabilities of a telecom company from A to Z—these exposures are often difficult to grasp and present intangible landmines. Peter will spend additional time on alarm installation and monitoring exposures, as you look to build

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Presidential Matters 2009

By Peter J. Elliott, CPCU

Stability in a Crazy Time!

There have been many days this year that avoiding economic news in paper format, the Internet, or on television would have made for a state of ignorant bliss. Unfortunately when you tuned in the next day, the word was generally not much better whether you were seeking information for your business or yourself personally. Companies from many industries that we rely on for our financial well being are struggling and even failing and this includes banks, investment firms, and insurers. Well I am here to provide you with some positive news on your insurer, National Telcom Corporation (NTC), the captive insurance company you own directly or indirectly through the National Telecommunications Cooperative Association (NTCA), and Telcom Insurance Services Corporation (TISC) the sales and Service Company which is wholly owned by NTC. In fact by all accounts and when benchmarked against the results and news reports of others in the insurance industry, the organization is an unqualified success story.

Financial Stability:

The financial challenges that many insurers faced in 2008 and now in 2009 revolve around the decline of their own investment portfolio, offering retirement products that offer guaranteed return rates, and insuring companies that had a credit risk. These challenges have led to an erosion of capital and surplus, the backbone of insurance companies, for quite a few. In an extreme case like AIG, bankruptcy was a real possibility until the Federal Government provided a bail out loan. In lesser cases like The Hartford, as of September 2008, they saw a 27% reduction in their book value and accepted funding from a private investor. I can happily report that NTC has not suffered any financial challenges in 2008 or 2009 related to the three issues that plague quite a few insurers nor for that matter any financial stress from any other issue either. In 2008, NTC's Capital and Surplus grew by 8%. Our Cash and Investment portfolio saw a 1.2% decline in value. NTC does not offer retirement products and has no insuring risk related to credit risk. To sum this all up, NTC is sound and stable and in the current state of the insurance industry that is a statement not many can make without reservation.

Market Availability of Insurance and Risk Management Services:

How do you find a market that can provide you with a solution for all of your insurance needs? One potential option is available through the National Telecommunications Cooperative Association. By using the Association's owned Captive insurance company, National Telcom Corporation, you can be part of a pool of members who band together for a similar cause which is to place their insurance and risk management needs with a company that is owned by their Association and thirty-nine member companies and only serves the NTCA membership. Each year, we continue to grow and add insureds in states where we have not had customers before. There are 242 NTCA members who rely on us to fill an insurance need of theirs and countless others that turn to us for risk management support. Much like NTCA members understand the collective power of one on Capital Hill, the same concept works in the insurance buying market which creates a group that essentially buys a product or service as one. Not only does this approach stabilize rates, but it also protects against other common disruptions when carriers eliminate specific lines of coverage or exit themselves from specific states. No NTCA member will ever hear an NTC representative say that we are not licensed in your state or we do not write that line of business. This only works and can only continue to work if members from all areas realize the positive effects of banding together and working together for a common cause—the good of the overall group.

Who Owns and Directs National Telcom Corporation?

Buying insurance is a matter of trust! We are proud to be owned and directed by the NTCA and a select few members. NTC has the NTCA and thirty-nine telecommunication providers who are NTCA members as owners. Unlike any other company you may entertain insurance coverage from, NTC provides you with direct access to the Board of Directors. As a direct (Shareholder) or indirect owner (NTCA member) you can contact the management or Directors of NTC at anytime and offer suggestions and counsel that will be brought before a board of your peers as

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Underwriting Matters

By Janice Y. Johnson, ACSR, AU

Is a self-service web-based application that allows you to issue a Certificate of Liability Insurance, Anytime, Anyplace, Anywhere For You?

We know you are all busy and working during many varying hours that do not always coincide with our East Coast timeframe. So, in an effort to expand our exceptional services, Telcom Insurance Group is now offering our insureds an exciting benefit to issue certificates of insurance using a web-based application. **eCertsOnline** is a self-service web-based application that allows us to provide our clients with a Certificate of Liability Insurance 24 hours a day/7 days a week/365 days a year!

A certificate of insurance is simply a snapshot of your basic policy coverages and limits at the time of the issuance of the certificate. It basically serves as proof of insurance without having to provide a complete copy of your policy. It can not include language that amends or alters the coverage provided by the policy.

When do you need one? For instance, after business hours a vendor calls your telecommunications company and is requiring a certificate of insurance. In order to satisfy the vendor's insurance requirements' of an agreement and/or contract that you have with them, you can issue a Certificate of Liability Insurance accessing **eCertsOnline**.

Telcom will create a master Certificate of Liability Insurance template which is pre-filled with your policy coverage dates, coverage limits and policy numbers (upon request a master Certificate of Property can also be created for your use).

Access to your telecommunication's company's template is secured and password protected with an assigned username and password from your Telcom Insurance representative. **eCertsOnline** maintains and updates current industry standardized Acord forms. Any number of certificate holders can be added. **e-Certsonline** will issue a certificate of liability of insurance per certificate holder.

Contact your Telcom Insurance representative, who will assign a username and password. You can access **eCertsOnline** using the link

in Telcom Insurance Group's website www.telcominsgrp.com. Select **eCertificate Login**. Follow these few simple steps to get started;

- a) Sign in to **eCertsOnline**, with the user name and password provided by your Telcom Insurance Group representative;
- b) Highlight and select the master Certificate of Liability Insurance template, select Add an Interest;
- c) Enter the Interest name and address, next complete the Description of Operations area as required;
- d) Select an option to deliver the Certificate of Liability Insurance—email, fax or US postal service. At the time the certificate is delivered to the certificate holder an email notification with a copy of the certificate will be sent to your Telcom representative.
- e) If you need special wording, your certificate request will be sent to your Telcom representative for review and potential approval. Once it is approved, you will receive an email letting you know that you can send the certificate.

Of course, we will continue to provide your certificates of insurance by contacting your Telcom representative—just like you have always been doing too. Life's all about options and this **eCerts** is just another service option for our valued customers. Let us know if you have questions or if you would like to sign-up.



Claims Matters

By Cheri L. Condee, AU

Equipment Breakdown Coverage Claims/Coverage

Other than your buildings, and most of the time even including the value of your buildings, where is the majority of the values that you purchase insurance to protect? It is in your Equipment—your Central Office Equipment/switches. A standard property policy covers many perils, such as fire or may be an “all risk” policy, but even that type of policy wasn’t designed to cover accidents to equipment of this type. In fact, property policies generally have language that excludes damage caused by: 1) *artificially generated electrical current, including electric arcing, that disturbs electrical devices, appliance or wires*; 2) *mechanical breakdown, including rupture or bursting caused by centrifugal force*. So, you need an Equipment Breakdown Policy to protect the equipment from power surges.

If asked, would you recognize the part of your policy that is referred to as Equipment Breakdown Protection coverage (EBP)? Maybe not! But, if you were asked, what about boiler and machinery coverage, most likely that would be familiar to you. The Equipment Breakdown Protection coverage form replaced the old boiler and machinery (B&M) coverage form, and appropriately so. For businesses, especially the telecommunications industry, equipment breakdown is a better description of the type of policy that responds to “accidents” to mechanical, electrical/electronic equipment. Equipment breakdown claims can be from boilers, air conditioners, or refrigeration losses, but by far, the leading cause of claims we see today are from accidents to electrical/electronic equipment. The EBP policy responds to equipment at scheduled locations. So, it is important to make sure you schedule your locations that have your equipment/switches for this policy to respond.

The Telcom claims history confirms this fact and, in addition, one of the most recurring causes of equipment breakdown is a power surge. The following examples give you a few examples of just how damaging equipment breakdown claims can be:

- Power surge caused by Hurricane Ike, damaged rectifiers/head-end equipment. (September 2007) Claim paid; \$15,835
- Power surges created by storms in the area

caused computer servers and inverter for the internet operations to go down. (May 2008) Claim paid: \$23,406

- During an ice storm the power supply kept going on and off creating power surges, which damaged head-end equipment (December 2007) Claim paid: \$33,225
- High speed internet equipment melted while on a shelf that was plugged into an electrical outlet, there were no signs of fire or smoke damage; the panel board shorted out (November 2006) Claim paid: \$10,984
- Lightning caused power surge to digital line cabinet (DLC) but was not a direct hit (September 2007) Claim paid: \$30,405
- Hail caused damaged to transformers which created a power surge and caused damage to a “Bit” clock card in a switch (July 2007) Claim paid: \$6,330
- Battery at a switch station had a leak in the cell case, the leak created a serious of incidents that resulted in a vaporized acid that settled on switching gear and wiring connection; causing electronic equipment to shut down (July 1999) Claim paid: \$97,072

The claims shown are either part of a larger property claim or were totally covered under the Equipment Breakdown Protection policy. We know that even though you generally have good surge protection systems in place, sometimes either they do not work or they work to slow down the surge (make it not as bad) but some surge still happens and your equipment is damaged. That’s why Telcom provides this EBP policy for all of our policyholders with this exposure.

As always, **Before, During, and After the claim is finished** Telcom provides information and help with all claims matters for our policyholders. *We really are just a phone call away*, and if you have any questions or need additional information and resources for any claims matters; please visit the Telcom website: www.TelcomInsGrp.com or call 800-222-4664 and ask for Cheri Condee (ext. 1082) or Marilyn Blake (ext. 1085).



...equipment breakdown is a better description of the type of policy that responds to “accidents” to mechanical, electrical/electronic equipment.

Human Resource Matters

By Marilyn A. Blake, AU, CRM

If OSHA Comes Knocking?

The Occupational Safety & Health Administration (OSHA) is an agency of the Department of Labor, and the Act was signed into law by Richard Nixon on 12/29/70. Its sole responsibility is to provide workers safety and health protection while on the job. OSHA applies to all private-sector employers/employees in the 50 states and all territories and jurisdictions under federal authority that have 10 or more employees or are in a high hazard job category. OSHA's mission is to send every worker (more than 115 million workers in the US) home whole and healthy each day by providing safety and health information, training, and assistance to workers and employees.

OSHA conducts site inspections in cases of imminent danger, industrial accidents, or sometimes when there are reports of complaints/referrals from current/past employees. You can certainly expect OSHA to come knocking (at least by phone) if there is a fatal incident involving one or more of your employees; a serious injury/illness where three or more of your employees go to the hospital; or an inpatient hospitalization due to a catastrophe. Advance notice is illegal in virtually all cases according to OSHA.

When the inspector visits, knowing what to expect can reduce some of the stress.

How to prepare:

- Keep the work area clean and organized
- Keep safety records organized and easily accessible
- Use all safeguards and wear appropriate personal protective equipment (PPE) every time you do a job and make sure your co-workers are held accountable for doing the same

What to expect:

- OSHA inspectors will present their identification and request permission to conduct a site inspection and tell the company the reason for the inspection during the opening conference
- Only a management representative should respond to OSHA requests. If a manager isn't on-site, you should obtain instructions from management about how to proceed. Some worksites are required to have a "competent person"

on site at all times and this person would respond to the OSHA inspector

- Inspectors have the right to walk around the building/premises (accompanied), interview employees in private, and document hazards with photographs and measurements. We suggest that you take pictures of everything they take pictures of and that you measure everything they measure for your records
- Inspectors can request policies and procedures (including the OSHA 300 logs and MSDS documents) during their inspection
- There will be a closing/summary conference. They never collect fines/penalties on site

How to cooperate:

- Be courteous and friendly; you do not want to get off on-the-wrong foot with someone who is inspecting for OSHA compliance
- Provide fact based answers truthfully, but do not offer extra information or speculate
- Much like TSA, don't make jokes about workplace safety to the inspector
- Do not argue with the inspector

If you are issued a citation:

- They are issued in writing after the closing conference
- They explain to the employer the regulations or standards that are allegedly violated
- They identify the proposed penalty (fine) and necessary changes for each violation
- They must post a copy of the violation at or near the place the violation occurred for 3 days or until the violation is abated

Penalties:

- Willful (\$5k-\$70k)
- Repeat (\$70k)
- Serious (\$7k maximum)
- Failure to abate (\$7k/day maximum)
- Failure to report fatality/catastrophe (\$5k) (you have 8 hours for 1 fatality or if 3 or more employees go to the hospital)
- Failure to post citation (\$3k)
- Falsifying records can bring a \$10k fine and 6 months in jail
- Assaulting/intimidating a compliance officer is subject to \$5k fine and up to 3 years in jail

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Safety Matters

By Marilyn A. Blake, AU, CRM

Real Life Safety Lessons Put to the Test—Flight 1549

Clearly, the Hudson landing and rescue shows how quality training can make all the difference.

“We’ve had a miracle on the Hudson,” said New York Governor David Patterson of US Airways Flight 1549’s river landing. According to aviation experts, water landings are rare and tough to pull off, but the Hudson incident proved to be the brilliant exception.

However, as miraculous as it was, it was by no means impossible to explain. The amazing success of the landing was a product of, among other things, superb pilot and flight-attendant training. However, both would not have mattered if it weren’t for the rescue teams, who quickly and efficiently responded to the scene. With excellent execution, the crew of the New York Waterway Ferry vessels pulled the passengers out of the Hudson’s frigid waters.

This was no simple process. According to an article by Captain Tom Serio of Mega Yacht News, the ferry’s navigators “had to hold position against the wings to evacuate passengers as the plane not only slowly sank, but drifted with the current...they had to make sure they didn’t run over anyone or put the stern too close to people or other vessels. The ferry captains also had to approach the plane slowly initially so their wake would not overturn passengers standing on the wings.” Despite these challenges, they pulled it off, thanks in large part to their training.

The Hudson rescue shows how training can be pivotal in averting potential disasters. It holds critical safety lessons for rescue workers, particularly those on water. Captain Tom Serio raises some important points:

- Does the crew know where the life jackets are kept?
- Are there extra jackets?
- Are crew members trained to “throw a life ring with a line attached?”

- If a civilian-occupied craft encounters a situation similar to the Hudson landing, are captains “prepared to press guests into rescue mode?”
- Do the guests know that they might assist in an emergency? Can the crew help guide civilians into the proper disaster-response procedures?

“The time to plan for a disaster is not at the time of the disaster,” adds Captain Serio. Crew, he says, must take part in drills that train them to prevent tragedy.

No, most of us do not fly planes full of passengers and have their safety and well-being in our hands. However, the lessons of being prepared should not escape us. As telecommunication providers in your local communities, you have a huge responsibility in emergency and/or disaster situations to be a leader/provider to your neighbors. Have you reviewed your Emergency Preparedness/Business Continuity Plan lately? Is it up to date? Does it consider the possibility of a pandemic flu—like the swine flu in the news currently? Telcom has developed a sample fill-in-the-blank template, just for our policyholders that is a good resource for your Disaster preparedness. Want a copy? Just contact Marilyn at MAB@telcominsgrp.com



“The time to plan for a disaster is not at the time of the disaster.”

Safety Matters

By Tina M. Wynter

On July 4th, 1777 the United States was still in the midst of the Revolutionary War and the outcome was still uncertain. Nevertheless, to instill a sense of hope and patriotism in the citizens of the young nation, beautiful fireworks were displayed during the celebration of our first year of independence. Since then, the tradition continues, fireworks are still used to demonstrate the celebration of our freedom. But with these amazing displays, comes **danger** and **injuries**.

Right about now most of you are probably thinking, "Danger? Injuries? I'll never get into a fireworks accident." But things can go from fun to frightening in a short period if precautions aren't taken when handling fireworks. The National Center for Injury Prevention and Control (NCIPC) reports that in 2006, eleven people died and an estimated 9,200 were treated in emergency rooms for fireworks-related injuries in the United States, with 5% of those people requiring hospitalization. The kinds of injuries that are most often seen are injuries to the hands, eyes, head, face, and ears. Most typically due to burns, but in the cases of eye and head injuries; contusions, lacerations, and foreign bodies occurred more frequently.

There are a variety of reasons that so many injuries occur, the most common being:

- The **availability** of illegal fireworks; although there are federal regulations and state prohibition, many types of fireworks are still accessible along certain state borders
- Fireworks **type**; bottle rockets, sparklers, and firecrackers are the three that most commonly cause injury
- Being **too close** to fireworks when they explode
- **Lack of physical coordination**; adults that have too many alcoholic beverages, and young children
- **Curiosity** from children who are excited about the fireworks
- **Experimentation** by those who try to make their own fireworks

There are ways for you to protect yourself, as the igniter and as a spectator. The National Council on Fireworks Safety recommends that you take the follow steps before, during, and after handling fireworks.

- Use fireworks outdoors only
- Obey local laws; if fireworks are not legal where you live, do not use them
- Always have water handy (a hose or buckets of water)
- Only use fireworks as intended; don't try to alter them or combine them
- Never re-light a "dud" firework (wait 20 minutes and then soak it in a bucket of water)
- Use common sense when using fireworks; spectators should keep a safe distance from the igniter and the igniter should wear safety glasses
- Alcohol and fireworks do not mix, have a "designated igniter"
- Only those who are 12 years of age and older should be allowed to handle sparklers of any type
- Do not ever use homemade fireworks or illegal explosives; **they can kill you!**
- Report illegal explosives to the fire or police department in your community

We, here at Telcom, implore you to please follow these steps and use caution when handling fireworks so your July 4th celebrations remain happy and safe. If you would like more information regarding fireworks safety, please visit www.fireworkssafety.org. And, as always, if you have any questions, please feel free to call or email me anytime at 800-222-4664 x3206 or TMW@TelcomInsGrp.com



...please follow these steps and use caution when handling fireworks so your July 4th celebrations remain happy and safe.

Telcom Matters

- We would like to welcome the following new members to our Telcom family: **Cooperative Network Services, LLC** (MN); **Crown Point Telephone Corp.** (NY); **Daviess-Martin County Rural Telephone Corp dba RTC Corp.** (IN); **Great Western Communications** (NE); and **Multi County Communications, LLC** (IN).
- Upcoming Holidays: Our offices will be closed on **Monday, May 25th** for the Memorial Day holiday. Please report all claims directly to the carrier. If you need claims reporting phone/fax numbers, please dial our main line at 301-220-3200 for a complete listing.
- We offer our Congratulations to the following Telcom family members:
 - Our own Chris Jones became a grandpa for the first time just before the NTCA Annual Meeting when his daughter gave birth to Alyvia Grace Weeks Diaz. Everyone is doing fantastic.
 - Lyman Horne, Star Telephone in NC, welcomed a new grandson, MacKinley Neal Hardison, at the end of January. Please also keep MacKinley in your prayers as he was recently diagnosed with SMA.
 - Ed Cole, Consolidated Companies (NE), recently welcomed a new grandson, Isaac Lee Ablott, to the family.
- We ask that you keep the following in your prayers:
 - Our own Cheri Condee, who unexpectedly lost her husband, Bud, at the end of February.
 - Jim Stokes, West Kentucky Rural Telephone, recently lost his mother and his brother.
- Telcom recently upgraded our computer systems to better serve our customers. We are now using Office 2007. We asked our policyholders to answer a survey of what version of Office they were using so that we could communicate with them more efficiently. We did a drawing for \$100 from all of those who responded to our survey and the winner was **Teresa Pennartz from Santa Rosa Telephone Coop. (TX)**.

FUN FACTS

June 18th: International Picnic Day

Dust off the baskets, fold up the blankets, and grab a bottle of wine to go: June 18th is *International* Picnic Day! Picnic, as defined by the Oxford Dictionary, is an outing or occasion that involves taking a packed meal to eat outdoors. It is believed that originally a picnic was similar to a potluck, where each person present would bring a specific dish. The exact moment when picnic went from meaning *everyone bring food*, to *everyone eat outdoors* is unknown. Picnics date back to Medieval hunting feasts and informal outdoor banquets of the social and wealthy. A picnic is not so much about the food that is consumed but the spirit and celebration of dining outdoors that makes it special.



July is National Ice Cream Month



In 1984, President Ronald Reagan designated July as National Ice Cream Month and the third Sunday of the month as National Ice Cream Day. He recognized ice cream as a fun and nutritious food that is enjoyed by a full 90% of the nation's population. In the proclamation, President Reagan called for all people of the United States to observe these events with "appropriate ceremonies and activities." In 2009, National Ice Cream Day will be Sunday, July 19.

4th of July by the Numbers

Patriotic Places

30

Number of places nationwide with "liberty" in their name. The most populous one is Liberty, Missouri (26,232). Iowa has more of these places than any other state: four (Libertyville, New Liberty, North Liberty, and West Liberty).

- ★ Eleven places have "independence" in their name. The most populous of these is Independence, Missouri, with 113,288 residents.
- ★ Five places adopted the name "freedom." Freedom, California, with 6,000 residents, has the largest population among these.
- ★ There is one place named "patriot" — Patriot, Indiana, with a population of 202.
- ★ And what could be more fitting than spending the day in a place called "America"? There are five such places in the country, with the most populous being American Fork, Utah, with 21,941 residents.

Presidential Matters

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to the direction of how this insurance company is governed. In NTC, you have an opportunity to trust in the decisions and guidance of Directors that act in a similar role or that manage those telecommunications companies. They make their decisions with the highest level of understanding of your industry and businesses. This, by itself, defines the essence of trust.

Telcom's Annual Risk Management Conference:

To learn more about NTC and the NTCA's Captive Insurance Program go to our website www.telcominsgrp.com, call us, or join us in Boston, MA for our

Annual Risk Management Conference held June 28-30. We are extremely excited to have Michael Brunner, Chief Executive Officer of NTCA, as our keynote speaker providing his insights on the state of the rural telecommunications industry. Over this three day period we will provide insurance and risk management education as well as networking opportunities that will be applicable to all members of the NTCA. We will emphasize the importance of acting as one or working as a group. We promise you will walk away with a better understanding of your insurance needs and the coverage that is available. Hope to see you in Boston in June!

In Conclusion

The positive position of NTC and our achievement of excellence in 2008, would not be possible without the strong relationships, partnerships, and friendships that we have built. We strive for you to think of National Telcom Corporation as part of your world, your community, and your life. Insurance is a matter of trust, and we appreciate the magnitude of this fact. Again, I hope to see and talk with you at an event this year and share my ideas and passion of insurance and protecting those we serve with you.

American Financial Group, Inc. Performance Highlights for 2008

The members of the Great American Insurance Group are subsidiaries of American Financial Group, Inc. (AFG), based in Cincinnati, OH. Despite a challenging year in the insurance industry, AFG reported record core operating earnings per share of \$4.08 in 2008, generating a strong return on equity of 17%. They believe that underwriting margins in the property casualty insurance operations (of which Telcom's policyholders are a part) will continue to outperform industry averages, as they have for each of the last ten years. AFG believes that they are well-positioned to react to the challenging market conditions and that AFG's capital adequacy, financial condition, and liquidity remain strong.

Human Resources Matters

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If you want to appeal the citations:

- The employer must:
 - File written notice within 15 days of receiving the citation or it becomes a final order
 - Meet with the area director who can revise citations
- The OSHA Review Commission is the next step
- The Highest appeal level is the US Court of Appeal

Have questions?

OSHA has a "frequently asked questions" section at their website, www.osha.gov, that you can use to find an answer to most of your questions. We also have some handbooks and a video or two that could be of assistance. If you have questions, please contact Marilyn Blake at 301-220-1085 and we'll be happy to help in any way that we can.

Cover Story

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better relationships with customers you often build out your services, but we'll look at how your insurance responds. There are increases in claims for violations of Intellectual Property and he will review how they apply to the telecommunications community. He will also look at how new laws/rulings might increase your chances of both employment practices liability and fiduciary liability claims, especially in light of the challenges of

the economy. There will be an analysis of the evolving risk of network security and data liability, which is a continuing area of concern, and new regulations including CPNI and Red Flags Rules.

Risk Management...Protecting Your Bottom Line

Paul Samson, CSP, CFPS, ARM, is a Loss Prevention Consultant who specializes in Telcom's accounts for Great American Insurance Company. He'll lead out

in a discussion of ways to identify your organizations' vulnerabilities and protect your bottom line in these tight economic times. He will review current rural telecommunication industry trends and prevention methods to help your company control the direct and indirect costs associated from Theft, Workers Compensation, and Automobile incidents. He'll show you some tips and tricks to produce steadfast results, and therefore, protect

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Cancer Myth 8: Do Cell Phones Cause Cancer?

By Dr. Ted Gansler

Cancer Myth 8: Electronic devices, like cell phones, can cause cancer in the people who use them.

Origin of Myth: Lawsuits and news headlines have fueled the myth that cell phones cause cancer, particularly brain cancer, and 30 percent of Americans still believe this myth, according to the Discovery Health/*Prevention* telephone survey.

Reality: A few studies suggested a link with certain rare types of brain tumors, but the consensus among well-designed population studies is that there is no consistent association between cell phone use and brain cancer.

Consumers could easily have missed the reports showing no danger from cell phones because they didn't receive alarming front-page coverage like the original reports. What has been proven is that using a cell phone while driving increases the risk of having a car accident. So, keeping your hands free and your eyes on the road is a more significant issue for people who use cell phones.

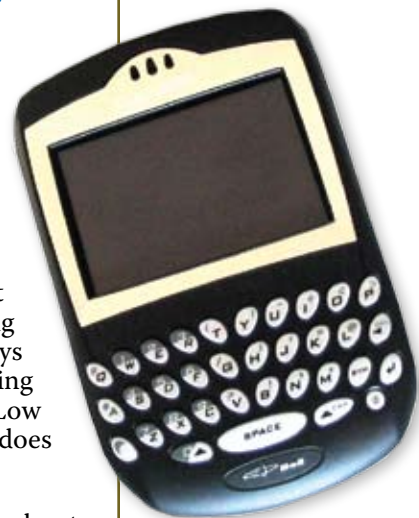
No Apparent Cancer Link for Other Electronic Devices

Considerable research has also found no clear association between any other electronic consumer products and cancer. Cell phones, microwave ovens and related appliances emit low-frequency radiation — the part of the electromagnetic spectrum that includes radio waves and radar. Ionizing radiation such as gamma rays and X-rays can increase cancer risk by causing changes to DNA in cells of the body. Low frequency, non-ionizing radiation does not cause these DNA changes.

For people who are still suspicious about any possible health effects from cell phones, the Food and Drug Administration Center for Devices and Radiological Health (CDRH) offers advice to people concerned about their risk. Experts from the CDRH can explain practical ways to minimize exposure to radio-frequency radiation while using a cell phone. Also, people can choose digital rather than analog telephones.

For more information, the ACS book *Cancer: What Causes It, What Doesn't* provides an educated perspective on what cancer health hazards people may face in everyday life, and what's not worth worrying about.

*Courtesy of DiscoveryHealth.com
(<http://health.discovery.com>)*



Cover Story

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your investment of your resources—both physical and human.

SMC—Another NTCA Benefit

Sheridan Wangler, VP of Field Services and Trustee Relations, will present an update on the NTCA benefit plans including the Group Health Plan, Retirement and Security Plan, Savings Plan, and any new updates in the various other plans offered by NTCA.

ID Theft 911...Securing the Workplace

Judd Rousseau, Chief Fraud Officer, of Identity Theft 911 (www.identitytheft911.org) will work with the group on some practical ways to secure the workplace. They are the premier identity theft educational and resolution solutions provider in the US; they are very proactive regarding ID Theft education. Specifically, they will provide valuable information and tips regarding securing the workplace with everything from your employee records to internet security considerations to customers'

personal information. With all of the current regulations regarding privacy issues, particularly the new Red Flags law, you will not want to miss this session.

It's a great opportunity to network with fellow NTCA members and share ideas, learn new insurance and risk management concepts, and have a little fun—all at the same time. See all of the registration information at www.telcominsgrp.com. Hope to see you there.

CONGRATULATIONS!!

Keep America Beautiful

April 2009

Thanks to all of the participants in Telcom's Spring Art Contest. We had quite a few submissions from kids ranging from 4 years old to 14 years old. They were all very nicely done, and we wish we could use them all. However, as a staff, we chose the following winners by age category. The winners will also be posted on our website—www.TelcomInsGrp.com.

Congratulations to the following:

Under 8



1st: Marshall Ward
[KanOkla Telephone]
Caldwell, KS 67022



2nd: Landon Morrow
[Cap Rock Telephone]
Spur, TX 79370



3rd: TIE
Austin Collins
[Horry Telephone]
Conway, SC 29526



Daisy Liebfred
[Nicholville Telephone]
Parishville, NY 13672

8-10 years old



1st: Jasmine Piña
[Riviera Telephone]
Riviera, TX 78379



2nd: Madison Wolfenberger
[Indigital Telecom]
Warsaw, IN 46580



3rd: TIE
Madison Breshers
[Cap Rock Telephone]
Spur, TX 79370



Jakob Sanchez
[Cap Rock Telephone]
Spur, TX 79370

11-14 years old



1st: TIE
Amber Poe
[Rock Port Telephone]
Rock Port, MO 64482



Marissa Reyes
[Cap Rock Telephone]
Spur, TX 79370



2nd: Caelan Gutierrez
[Cap Rock Telephone]
Spur, TX 79370



3rd: Oakleigh Nickel
[KanOkla Telephone]
Aline, OK 73716

(Prizes: 1st place \$100; 2nd place \$75; and 3rd place \$50 by age category)



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