

# risk management MATTERS

*A Risk Management Newsletter for NTCA Members*

## 2013 Annual Risk Management Conference Las Vegas, NV • June 23-25

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With Vegas as the backdrop, *Don't gamble with your business insurance and risk management solutions...* was the theme of TIG's 2013 RMC. The speakers were informative and timely, the session times were just right, the location was incredible (as were the sights walking around the hotel), the accommodations were beautiful, and the new concepts that were presented opened everyone's eyes to exposures and solutions for those exposures in rural telecommunications in today's marketplace.

We would like to give a special thanks Tom Wacker and Shar Porter of NTCA, Shane Goldsby and Sharon Martula of Great American, and Brian Boisvert of Wilson Communications (KS), Beverly Meade of Big Bend Telephone (TX), and Gregg Warren of ATMC (NC), in addition to our very own Peter Elliott for all their presentation and insights. In addition to two days of rural telecom-specific insurance and risk management training, we also had the chance to do some bonding/networking and have a little fun.

We thank all of you, our Telcom family, for joining us for the RMC and invite you back again next year. It's at the Hilton in Downtown Nashville, TN from June 29-July 1, 2014.

Check out the photo evidence:



## Presidential Matters

By Peter J. Elliott, CPCU

To some degree, I think that the business world is obsessed with productivity and sometimes the goal of gaining it, is at any cost. An Internet search on the subject returns a Bureau of Labor and Statistics Study and offers from consultants offering to provide analysis and benchmarks for the ultimate output of not only industry groups and businesses, but also by job role of employment positions. Here are the questions I ask about this topic being a focal point of many businesses: can we be so focused on output and productivity that we start thinking of the business and the employees as machines and not people? If this starts to happen, can we also lose the importance of the fact that our customers are human too?

At the core of losing touch with the fact that your employees and customers are human beings is the possibility that you have lost touch with a key principal of your Company. The 39<sup>th</sup> President of the United States, Jimmy Carter, was quoted as saying “We must adjust to changing times and still hold to unchanging principles”. For anyone who is obsessed with productivity, at any cost, they would end the quote at we must adjust to changing times. The problem is that the second part of the quote contains what I believe is the most important factor for a Manager trying to distinguish their business; having and adhering to principles. And not just the minimum level of principal or conduct but setting an attainable higher standard of behavior. Of course, your customers want effectual transactions and they realize that efficiency will lead to better pricing for them. But I think they want more, they want a personal focus and to feel that your business cares. And that is driven by your employees, as their actions speak volumes. Customers want a business with principals. So, how could any business lose sight of their sense of requirement and obligation to operating with proper conduct? There are countless news stories that tell me regardless of how it happens, too often and simply put, it happens because some just make bad choices. Sadly, when the importance of the people factor is removed from anything, I believe disaster follows. Whether I cite a company that misstated financial results, which when found out led to a fast and furious downward spiral into bankruptcy that cost employees their savings

in a company retirement plan that failed, or a business that decided to save money by dumping pollutants into a river that contaminated an area, destroying wildlife and the eco-system, versus using the proper sanitation method, the end result is from failing to hold to a principal. In each of these situations, the end results were disastrous to many people. Whether loss of principal or focus impacted your employee or the community you live in, chances are the word of the incident became public and to some degree your company has taken a negative hit to its reputation and revenue. The impact or loss of focus is much greater than a singular event or outcome which makes this a topic worthy of attention.

In the world of insurance, the most common factor contributing to the event when a loss happens is human error. So while machine safe guards and maintenance are important factors, having a safe environment by training of an employees and developing an accepting culture will play a greater role in whether they go home from work in the same condition that they arrived in. At the Telcom Insurance Group, we have developed programs that focus on training your workers and creating an environment that embraces safety. When it comes to principals there is a minimum level of conduct that most would agree is the least of what a company should adhere to. Some managers decide to go further with their business. With regard to insurance, the benchmark for conduct is pretty minimal and it is to follow through on a customer’s request and to find protection for what they have determined to be correct. An insurance provider is not required to do anything more than take an order for insurance. Thankfully, at organizations such as Telcom Insurance Group, we go further and recognize that most customers would rather leave risk analysis or risk and insurance management to a third-party. So, we do more than just take an order. We build our relationships by focusing on protecting our family of insureds from risks of which we have gained knowledge from over 31 years of serving the telecommunications industry. That statement is, in part, a restatement of the Telcom Insurance Group Mission Statement. Not only



“We must adjust to changing times and still hold to unchanging principles.”

*continued on page 11*

# Underwriting Matters

By Tisa A. Smith

## Hmmmm, Should I or Shouldn't I buy that Rental Car Insurance?

There have been many instances where you have been in need of another vehicle, especially those of you who travel for business. So you go to rent one, and one of the final questions that is asked of you is in regards to insurance. The sales person proceeds to explain or confuse you on how inexpensive the coverage is and also that you would not have to use your current policy and pay the deductible.

There is absolutely nothing wrong with choosing this option. However, if you currently have a policy that covers **hired and non-owned coverage**, you do not need to purchase the coverage from the rental car company. So, you could save that daily charge. You can review your policy or check with your agent to verify what coverages you carry. The coverage could be available for autos not used in your motor carrier operations (such as trailers).

The "cost of hire" means the total amount you incur for the hire of autos you don't own (not including autos you borrow or rent from your partners or other employees or their family members).

Collision and Other Than Collision would be the coverages applied as long as these are what is provided/carried on your commercial auto policy. These have specified causes of loss and how they would be applied in the event of a loss.

If comprehensive specified causes of loss or collision coverages are provided under coverage form, then Hired Auto Physical Damage coverage is provided for those coverages subject to the following:

1. The most that will be paid for any one accident or loss is the least of \$ (see policy for amt) ACV (depreciated cost) or cost to repair or replace
2. The limit of insurance is determined in the provision above and will be reduced by any deductible for each covered auto (see policy for deductible)
  - a. Be equal to largest deductible for that coverage applicable to any owned auto
  - b. Not apply to loss cause by fire or lightening

Hired Auto Physical Damage coverage will be excess over any other collectible insurance. The broadest coverage provided will be subject to:

1. Loss of Use for hired auto will be covered subject to \$30 per day with the max of \$900 per accident (if applicable)
  - a. If it results from accident
  - b. You are legally liable
  - c. Lessor (rental company) incurs an actual financial loss

There are also duties, as with any loss, which would be the same as if the vehicle in question was, in fact, your personal vehicle

1. Notification requirement to carrier
2. Report loss (to carrier, police if criminal act)
3. Provide documentation

Not sure what you have? Contact your Account Executive for a review of your current policies and to inquire if you'd like to add this coverage, if you don't currently have it on our Auto policy.



If you currently have a policy that covers hired and non-owned coverage, you do not need to purchase the coverage.

# Safety Matters

By Tina M. Wynter

## Fire Safety in the Workplace

October is National Fire Safety Month, but fire safety is an important workplace topic throughout the year. While death and injury are the greatest risks and the ones with which most are familiar, fires also cause loss of business, loss of work, and possibly even the loss of your job, if your business cannot rebuild.

Preventing fires is everyone's job. Everyone needs to be alert to anything that could cause a fire and take responsibility to report any problem areas so they can be corrected. Here are some general tips for a fire-safe workplace:

- Practice good workplace housekeeping. Clutter contributes to fires by providing fuel and by preventing access to exits and emergency equipment.
- Place oily rags in a covered metal container. This waste must be properly disposed of on a regular basis.
- Maintain machinery to prevent overheating and friction sparks.
- Report electrical hazards. Many fires start in faulty wiring and malfunctioning electrical equipment. Never attempt electrical repairs unless you are qualified and authorized.
- Maintain free access to all electrical control panels. Material or equipment stored in front of the panels would slow down the shutting down of power in an emergency situation.
- Use and store chemicals safely. Read the label and the Material Safety Data Sheet/Safety Data Sheet to determine flammability and other fire hazards. Provide adequate ventilation when using and storing these substances.
- Use all precautions to prevent ignition in potentially explosive atmospheres such as those containing flammable liquid vapors or fine particles. Use non-sparking tools and control static electricity as required.
- Help maintain building security to prevent arson fires. Lock up as instructed; report suspicious persons; and don't leave combustible rubbish where it can be set afire outside the building.
- Smoke only in designated areas and extinguish smoking materials safely. Never smoke in storerooms or chemical storage areas.

- Never block sprinklers, firefighting equipment or emergency exits. Observe clearances when stacking materials.
- Post emergency telephone numbers as well as the company address by the telephone in your station for quick access if a fire were to start in your work area.
- Learn how to properly use a fire extinguisher, if that is your company's policy.
- Do practice drills with the local fire department so that they know what kind of equipment you have (water is not always the best solution especially with electronic equipment). It's good practice for you and for them.

It's also important that you have a clear idea of what to do in case a fire does occur.

- Know your company's emergency procedures and your role in them.
- Sound the alarm so the building occupants can escape.
- Proceed to the designated assembly area outside the building.
- If you are trained to do so, you might be able to fight a small fire with a portable extinguisher. Choose the right extinguisher for the type of fire and keep a clear escape route.
- As you leave, shut down machinery or process equipment according to your company's emergency plan.
- Take fire drills seriously. They are organized to save lives and properly in case of the real thing.

A workplace fire is an experience you don't want to have. In addition to injury and loss of life, the outbreak of a fire can lead to job losses. Don't let a fire threaten you, your co-workers, and your job. Work safely to prevent fires, and know what to do if one occurs.

If you are a policyholder and would like to present a fire safety video to promote National Fire Safety Month during your next safety meeting, please contact Tina Wynter at [TMW@TelcomInsGrp.com](mailto:TMW@TelcomInsGrp.com) or 800.222.4664 x3206.



Preventing fires  
is everyone's job.

## Underwriting Matters

By Beckie W. Menard, AU, CISR

### Have you heard the one about the three...

Seemingly harmless jokes, told in the employee staff room, could they be the trigger for a future allegation of a hostile work environment? The answer is possibly “yes”. This “joke” told in the workplace, perhaps in the presence of a manager but not always, could make some employees very uncomfortable and ultimately escalate to a tense situation. Hostile work environment is just one example of a growing list of a wide range of complaints that could be brought against an employer by current, former, or even prospective employees. Recent studies show that the type of complaint above and other employee-related claims continue to rise as they have for the past few years. Larger employers, those with 100 employees or greater, statistically could have a claim brought against them once in every three years according to 2012-2013 Edition of Jury Award Trends and Statistics.

Employment Practices Liability Insurance, commonly referred to as EPLI, is a type of insurance that can be purchased to protect companies from allegations that stem from the exposure of having employees. This exposure starts as early as the hiring process where complaints could come from questions asked on an employee application or during the interviewing stage. Once employees are hired, the types of EPL claims being charged from active employment or through to the exit interview during the termination process are numerous. Some of the major categories that employees charge include: Wrongful Termination, Discrimination based on numerous things such as age, sex, race, color, religion, creed, gender, pregnancy or disability, Sexual Harassment, Whistleblower, Wage and Hour, just to name a few. This list is quite extensive and continues to grow as our society and regulatory environment expands the definition of what are considered protected employee classes.

It can happen to any firm. Not surprisingly, according to one resource, awards and trends of these types of claim continue to rise along with the incidence of them. The median award rose from \$489,951 to \$528,957 and the amount of claims in the \$250,000 to \$1 million range rose from 34% to 56% and the probability of the plaintiff winning a case at trial is around 51%. As you can see, these are high dollar claims. Another factor to consider about EPL complaints is that they often fall under many State or Federal laws which make them able to be tried by a jury. This can make settlements much higher. An EEOC (Equal Employment Opportunity Commission) charge is probably the most familiar type of lawsuit known to the general public and may be the first indication to an employer that they have an unhappy employee.

EPL policies are generally purchased to protect employers against these types of claims and assist with the resources, attorneys and defense of allegations even if the claim turns out to be groundless. The average for defense-only claims can run in excess of \$120,000. These policies often include access to helpful Risk Management Programs and HR Resources such as employer hotlines and online assistance. EPL coverage can be purchased as a monoline coverage, but is most often found as a separate part of the D&O or Executive Liability policy. All policies are not created equal and the staff at Telcom Insurance Group assists our customers on a daily basis with understanding this exposure, finding risk management resources, and purchasing the appropriate insurance products as necessary. We work together with many major insurance carriers who write this type of policy and stay up-to-date on the latest coverages and products available. If you have any questions or would like to discuss this or any insurance related topic further, please give us a call at 800-222-4664 or send us an email at [TIG@telcominsgrp.com](mailto:TIG@telcominsgrp.com). We welcome the opportunity to help you protect your business!



Employment Practices Liability Insurance is a type of insurance that can be purchased to protect companies from allegations that stem from the exposure of having employees.

## Claims Matters

By Cheri L. Condee, AU

### Hail Damage: How Bad Can it be?

If you have ever suffered a loss caused by hail, you know the answer: It can be pretty darn bad!

According to the National Oceanic and Atmospheric Administration (NOAA) (<http://www.ncdc.noaa.gov/billions/events.pdf>), multiple hail storms between 2010 and 2012 have caused Billions of dollar's worth of damage across the US. In June, 2012, an outbreak of storms in Colorado caused over \$1 billion worth of damage alone. Recent trends indicate that these types of storms have only proven to be more widespread and costly.

Data compiled by the National Severe Storms Laboratory ([www.nssl.noaa.gov](http://www.nssl.noaa.gov)) highlights areas that are particularly prone to hail greater than 3/4 inch in diameter, which is generally considered the minimum threshold size for causing property damage. Hail size is estimated by comparing it to a known object. According to NSSL, most hail storms are a mix of sizes:

- Pea = 1/4 inch diameter
- Marble/mothball = 1/2 inch diameter
- Dime/Penny = 3/4 inch diameter
- Nickel = 7/8 inch
- **Quarter = 1 inch — hail quarter size or larger is considered severe**
- Ping-Pong Ball = 1 1/2 inch
- Golf Ball = 1 3/4 inches
- Tennis Ball = 2 1/2 inches
- Baseball = 2 3/4 inches
- Tea cup = 3 inches
- Grapefruit = 4 inches

Hail can easily destroy the roof of a home or business, rip off siding, break windows, ruin gutters, and wreak havoc on landscaping. Vehicles are another easy target for hailstorms, leaving windshields cracked and car bodies demolished. When a vehicle is damaged, your insurance deductible applies per vehicle; NOT per storm. This can be a large out-of-pocket expense for a business with a fleet of vehicles.

Telcom Insurance Group hail claim facts:

- Time period: January 2003 to May 2013
- Total cost: \$1,653,108.22
- States with the most claims: # 1 – Texas; # 2 - Kansas
- Claims narrowed to 5 years
  - o Cost: \$807,499
  - o Number of claims: 116
  - o \$6,916 average cost per claim

In the beginning, I made the statement, “How bad can it be?”. From Telcom’s claims history for the last 10 years, listed below are hail claims over \$50,000 per claim:

- \$ 64,890.85: Hail storm caused damage to roofs at all 3 building locations
- \$ 66,058.71: Hail damage to roof
- \$ 73,080.92: Hail damage to multiple vehicles
- \$ 92,059.78: Hail damage to the roof
- \$ 93,401.54: Hail damage to multiple buildings
- \$116,685.06: Hail damage to roof, 3 buildings
- \$227,898.87: Hail damage to roof

#### **If there is a hail storm and you have damage, what should you do?**

- If you find signs that hail has battered your property, take immediate steps to protect it from further damage.
- Cover any broken windows and holes in your roof so that no water can enter and damage your business’ interior or equipment.
- Cover any broken glass in your vehicle to prevent damage to the interior from rain and remove glass from the car’s interior to prevent cuts in upholstery and carpet.

#### **File your claim:**

- As soon as you notice damage, file a claim; hail is a covered cause of loss under all Telcom policies. Vehicle damage will be covered, if you have purchased comprehensive coverage, which is an option on all Telcom policies.



Hail size is estimated by comparing it to a known object.

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## Claims Matters

By Sharon Martula, Great American Insurance Co.

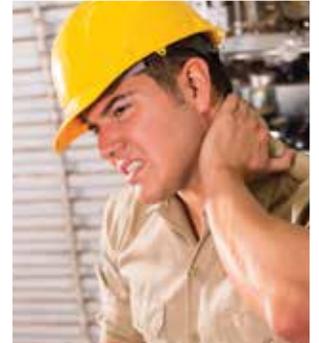
### Controlling Workers Compensation Costs Through Return-To-Work

At the June 25 Risk Management Conference in Las Vegas, attendees were treated to a discussion about ways to control workers' comp costs using loss prevention best practices, and encouraging light duty when appropriate. We gave attendees the opportunity to develop a list of potential limited duty tasks for when work restrictions are suggested, because we realize you best understand your business needs.

As it turned out, there were several needed jobs that could be performed by a worker needing a lifting restriction, or one-handed work options. Some of these jobs may appeal to you when/if you need to be creative with light duty assignments, and we encourage you to keep them handy in the event you need them.

Your adjuster has this list as well and will share it with the nurse case manager assigned to your lost time cases to assist the medical provider in determining return-to-work restrictions. The list is not meant to be all-inclusive as you may have jobs in your business not included on the list we assembled.

We also provided each attendee with a complete Return-to-Work program guide for developing a light duty program should they wish to do so. There are some good ideas that can be 'tweaked' to fit your business's culture.



#### Limited Duty Task List (with 10 lb. Lifting Restriction or One-handed Work Restrictions)

- |  |  |
|--|--|
| 1. Updating MSDS Sheets – labels (soon to Global Harmonizing System) | 14. Dispatch                           |
| 2. Cable locator   | 15. CSR tech support                   |
| 3. Scan documents  | 16. Switchboard                        |
| 4. Deliver mail (external/inter-office)                              | 17. Community relations                |
| 5. Data entry/Records  | 18. Quality Control audits             |
| 6. Cross-training  | 19. Assistance to managers/supervisors |
| 7. Light installs  | 20. Customer call-backs                |
| 8. Splicing  | 21. Update mapping of pedestals        |
| 9. Inventory   | 22. Warehouse labeling                 |
| 10. Ride-alongs  | 23. Equipment inventory                |
| 11. Random Safety Inspections  | 24. Painting                           |
| 12. Satisfaction surveys with customers                              | 25. Light housekeeping                 |
| 13. Cigarette butt pick-up – litter clean-up from the parking lot    |  |

There were several needed jobs that could be performed by a worker needing a lifting restriction, or one-handed work options.

# Human Resources Matters

By Marilyn A. Blake, AU, CRM

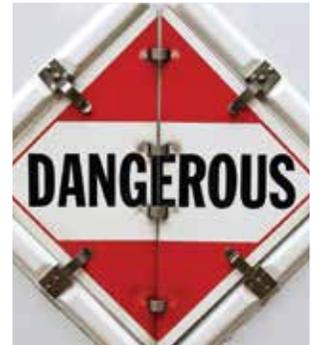
## Global Harmonizing System (GHS)

In case you missed the Webinar we did last month, we want to be sure that everyone is up-to-date on your responsibilities involving the Global Harmonizing System (GHS). According to OSHA, the GHS is an international approach to hazard communication, providing agreed criteria for classification of chemical hazards, and a standardized approach to label elements and safety data sheets. The GHS was negotiated in a multi-year process by hazard communication experts from many different countries, international organizations, and stakeholder groups. It is based on major existing systems around the world, including OSHA's Hazard Communication Standard and the chemical classification and labeling systems of other US agencies. These recommendations can be used by regulatory authorities such as OSHA to establish mandatory requirements for hazard communication, but do not constitute a model regulation.

"Exposure to hazardous chemicals is one of the most serious threats facing American workers today," said U.S. Secretary of Labor Hilda Solis. "Revising OSHA's Hazard Communication standard will improve the quality and consistency of hazard information, making it safer for workers to do their jobs and easier for employers to stay competitive."

The Hazard Communication Standard (HCS) is now aligned with the Globally Harmonized System of Classification and Labeling of Chemicals (GHS). This update to the Hazard Communication Standard (HCS) will provide a **common and coherent** approach to classifying chemicals and communicating hazard information on labels and safety data sheets. Once implemented, the revised standard will improve the quality and consistency of hazard information in the workplace, making it safer for workers by providing easily understandable information on appropriate handling and safe use of hazardous chemicals.

Shane Goldsby, our Loss Prevention Expert from Great American, has put together a train-the-trainer PowerPoint presentation that you can use to meet this training deadline. If you'd like a copy, please email me at [MAB@telcominsgrp.com](mailto:MAB@telcominsgrp.com) and I'd be happy to send it to you.



### Hazard Communication Standard

**In order to ensure chemical safety in the workplace, information about the identities and hazards of the chemicals must be available and understandable to workers. OSHA's Hazard Communication Standard (HCS) requires the development and dissemination of such information:**

- Chemical manufacturers and importers are required to evaluate the hazards of the chemicals they produce or import, and prepare labels and safety data sheets to convey the hazard information to their downstream customers;
- All employers with hazardous chemicals in their workplaces must have labels and safety data sheets for their exposed workers, and train them to handle the chemicals appropriately.

### Major changes to the Hazard Communication Standard

- **Hazard classification:** Provides specific criteria for classification of health and physical hazards, as well as classification of mixtures.
- **Labels:** Chemical manufacturers and importers will be required to provide a label that includes a harmonized signal word, pictogram, and hazard statement for each hazard class and category. Precautionary statements must also be provided.
- **Safety Data Sheets:** Will now have a specified 16-section format.
- **Information and Training:** Employers are required to train workers by **December 1, 2013** on the new labels elements and safety data sheets format to facilitate recognition and understanding.
- December 1, 2015 Distributor shall not ship containers labeled by the chemical manufacturer or importer *unless* it is a GHS label.

# Telcom Insurance Group's 10th Annual Fire Safety Art Contest



Fire Prevention Week is October 6-12, 2013. This year's theme is "Preventing Kitchen Fires". It's a recipe for serious injury or even death if you wear loose clothing (especially hanging sleeves), walk away from a cooking pot on the stove, or leave items that can catch fire, such as potholders or paper towels, around the stove. Practicing safe cooking behaviors will help keep your family safe.

It is important to get fire safety information out in our communities. Telcom wants to help you do just that. We're holding a Fire Safety Art Contest and inviting kids in your communities and of your employees to participate. The specific details are below, but the premise is for kids (14 and younger) to draw something depicting this year's fire safety theme on an 8 ½ x 11 piece of paper and send it to Telcom by **October 25, 2013** for the judging. Prizes are available and the winning entry/entries may be used in our next advertising/marketing materials. For additional kitchen safety activities, visit [www.sparky.org](http://www.sparky.org).

## Contest Entry Rules:

- Must be 14 years old or younger and must represent a customer/employee of a telecommunications company represented by NTCA and/or be insured by Telcom Insurance Group.
- All entries must be on a flat medium no larger than 8.5" x 11" and must depict preventing kitchen fires.
- Entry form must be submitted with picture, entry form can be found on the back side of this page.
- All entries become the property of Telcom Insurance Group and may be used in any communications/media known or hereafter developed for non-commercial and commercial purposes.
- After the schools have had time to promote fire safety, we encourage entries to be received by **Friday, October 25, 2013**, at the Telcom office.
- Telcom staff members will be the judges of the contest and all decisions are final.
- In each age category, prizes are: \$100 first place/\$75 second place/\$50 third place
- Age groups are: Under 8/8-10/11-14

## Send Entries To:

Telcom Insurance Group  
Attn: Fire Safety Art Contest  
6301 Ivy Lane, Suite 506  
Greenbelt, MD 20770

If you have questions, please contact Tina Wynter at [TMW@TelcomInsGrp.com](mailto:TMW@TelcomInsGrp.com) or 301-220-3206.



10<sup>th</sup> Annual October Fire Safety Art Contest  
“Preventing Kitchen Fires”  
Entry Form

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Parent/Guardian's Name: \_\_\_\_\_

Age: \_\_\_\_\_

Telecommunication's Company Represented:

What is your picture about? \_\_\_\_\_

Parent/Guardian Signature: \_\_\_\_\_

*All entries become the property of Telcom Insurance Group and may be used for communication/media known or hereafter developed for non-commercial and commercial use.*

## Presidential Matters

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have we NOT lost focus on the importance of the people in the scheme of what we do by providing risk consulting, safety services, and building strong protective relationships, we have highlighted that we clearly understand the importance of them. By the end of the 2013, we will launch a new endeavor that will further prove our grasp of this concept and principal of focused on the people.

It is expected that in the fourth quarter of this year, Telcom Insurance Group will begin to manage the operations of Rural Trust Insurance Company. This Company will be utilized to offer insurance and risk management solutions that are not

currently available in the marketplace and enhance what we currently are able to provide. The tagline of the Company will be **“focused on the people”**. There are 40 telecommunications companies, including the National Telecommunications Cooperative Association, that have joined together to advance the acquisition of this Company with the goal of creating something meaningfully unique that sets the bar for conduct on being focused on people. Changing times abound in the insurance and telecommunications industries and soon there will be another company that is joined with Telcom Insurance Group holding to a critical principal through the time of change. #FOCUSEDONTHEPEOPLE.

## Claims Matters

continued from p.6

### Where was the largest hailstone?

- As shown above, hail is usually pea-sized to marble-sized, but big thunderstorms can produce big hail.
  1. According to NOAA, where did the largest recorded hailstone in U.S. history fall, and
  2. What was the date it fell?
- Send your answers to Cheri at [CLC@telcominsgrp.com](mailto:CLC@telcominsgrp.com) by September 1, 2013. All correct answers will be entered in a drawing for a \$25 AMEX gift card. Otherwise, look for the answer in next quarters RMM Claim section.

Telcom Insurance Group has many resources to support your company for all types of claims. The following information is available to all NTCA members, including the *Risk Management Matters* newsletter and the lending library of Risk Management Videos. In addition to these tools, Telcom provides information and help with all claims matters for our policyholders. If you have any questions or need additional information for any claims related matter; please visit the Telcom website: [www.TelcomInsGrp.com](http://www.TelcomInsGrp.com) or call 800-222-4664 and ask for Cheri, (ext. 1082), or Marilyn (ext. 1085).

## Fun Facts: National Grandparents Day - September 8, 2013

In 1970, a West Virginia housewife, Marian Lucille Herndon McQuade, initiated a campaign to set aside a special day just for Grandparents. Her primary motivation was to champion the cause of lonely elderly people in nursing homes. She also hoped to persuade grandchildren to tap the wisdom and heritage their grandparents could provide. Through concerted efforts on the part of civic, business, church, and political leaders, this campaign expanded statewide. Senator Jennings Randolph (D-WV) was especially instrumental in the project. The first Grandparents Day was

proclaimed in 1973 in West Virginia by Governor Arch Moore. Also in 1973, Senator Randolph introduced a Grandparents Day resolution in the United States Senate. The resolution languished in committee.

Mrs. McQuade and her team turned to the media to garner support. They also began contacting governors, senators, congressmen in every state. And they sent letters to churches, businesses, and numerous national organizations interested in senior citizens. In 1978, five years after its West Virginia inception, the United States' Congress

passed legislation proclaiming the first Sunday after Labor Day as National Grandparents Day. The proclamation was signed by President Jimmy Carter. (September was chosen for the holiday, to signify the “autumn years” of life.) Today this event, begun by only a few, is observed by millions throughout the United States.

This year, we celebrate Grandparents Day on Sunday, September 8<sup>th</sup>. We urge everyone to show their appreciation for their grandparents everyday but to take this day as a special celebration of grandparents.

## Telcom Matters

We would like to welcome the following new members to our Telcom P&C and/or D&O family: **Gardenville Cooperative Telephone Association** (MN), **Partner Communications Cooperative Association** (IA), **Egyptian Telephone Cooperative, Inc.** (IL), and **Consolidated Telephone Co.** (MN), and new members to the Stay Connected Program: **NATCO Technologies** (AR) and **Madison County Telephone Co.** (AR).

Upcoming Holidays: Our offices will be closed on **Monday, September 2<sup>nd</sup>** for the Labor 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:

- o Briseida Mendoza at Colston Enterprises on the birth of her new granddaughter, Kaleigh Rae, born on 7/25/13.
- o Dale Merten at Toledo Telephone (WA) on receiving the WITA President's Award for his contributions to the telco industry.
- o Marlene Muhs at Colton Telephone (OR) welcomed a grandson in June.

We offer condolences to the following Telcom family members:

- o Mark Huddleston at Pioneer Telephone (OK) on the recent passing of his grandfather.

We'd like to welcome two new staff members who have recently joined our Telcom family:

- o Jonathan L. Brooks joined our team on July 29<sup>th</sup>. He is a recent Towson University Graduate and will work in our Accounting department. His email is [JLB@telcominsgrp.com](mailto:JLB@telcominsgrp.com).
- o Melissa Eckert joined our team on August 5<sup>th</sup>. She comes with 30+ years of insurance experience and will be working in our Underwriting/Production Department. Her email is [AME@telcominsgrp.com](mailto:AME@telcominsgrp.com).

Join us in welcoming them to the Telcom family.