

risk management MATTERS

A Risk Management Newsletter for NTCA Members

Join us for the RTIME Meeting & Expo February 2-5, 2014 - San Antonio, TX

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It's an exciting time in our industry. Because we know you have a busy schedule, we thought we'd let you know where we're going to be during the meeting so that we can connect.

We hope we'll get "to visit" at one or all of these events:

Sunday, February 2nd: Telcom Insurance Group is a sponsor of the **Super Bowl party**, which is the Welcome Reception. It is scheduled to begin at 5p so that we can raffle away some prizes before the National Anthem/kick-off around 5:30p. Come in your best football attire and there will be tons of prizes, food and beverages, and a general all-around good time that you will not want to miss. Look for specifics when you check-in.

Monday, February 3rd: Bright and early from 7a-8a our Policyholders, Board, and Shareholders are invited to join us for a special "Thank You" **breakfast**. It is invitation only and you must respond to the invitation

that you received by Jan. 17th so that we can have enough food and fabulous goodies for everyone. Contact Marilyn at MAB@telcominsgrp.com, if you have questions. (*Lonestar ABC*). The Expo Grand Opening and the FRS event round out a busy day.

Tuesday, February 4th: TIG's Board of Directors meets from 8am-11am (*Crockett C*) and the Expo and TECO's event in the evening round-out the day.

Expo: We're at **booth #216/218**. We'd love to say "hi" and visit with you. We're promoting our Annual Risk Management Conference, which will be June 29-July 1 in Nashville...so, there could be some country music-themed gifts going on at our booth.

Exact locations and times are subject to modification. So, please be sure to check out the program when you arrive for the specifics. We look forward to this opportunity to see so many of our Telcom family members and to get acquainted with some new ones too in **warm** San Antonio.

Presidential Matters

By Peter J. Elliott, CPCU

The number thirteen is widely known as an unlucky number and when researching why that is, there were a variety of theories from a notable negative religious events that had 13 participants involved to the only failed US space mission being Apollo 13 that were found. In my lifetime, things associated with the number have been positive, which is counter to common experience or belief. For those that believe that 13 is unlucky, they were probably happy to see the year of 2013 end, but for the Telcom Insurance Group and me it was a fantastic year that sadly came to an end. The outlook for the Company in 2014 is very positive. So, no one actually spent any time worrying about the year ending and instead the focus moved on to making the results of 2014 even better than the prior year. The reality is that the results we accomplish are not driven by a number on a calendar but, instead, by a desire to make a positive impact on National Telecommunications Cooperative Association (NTCA) Members' insurance and risk management programs. And people, the Staff specifically, are what make the difference and drive the success. What follows is a recap of 2013 and thoughts on why my outlook for 2014 is so optimistic.

The insurance market for consumers in 2013 was in transition. Early in the year, the rates and premiums for telecommunications businesses, those, which were not insured with us, were increasing by significant amounts. In some cases, rate increases would have been good news, instead of the fact that some NTCA Members had their insurance non-renewed. Our rate held flat, and we did not send a single non-renewal notice to any insured. By the end of the year, outside of our base of insureds, there was still some rate and non-renewal activity but the market moved towards leveling out. As a guide to what the overall insurance industry was doing in the current and prior four years, you can refer to data collected by MarketScout, who performs a monthly

survey of consumer rate changes. Over the last 5 years, here is the change record as of November that consumers saw: 2013 +4%, 2012 +5%, 2011 +1%, 2010 -5%, and 2009 -4%. As a point of reference of how 2013 compares to the worst and best of times, the largest increase and decreases as found in available data from any one month are July 2002 at +33% and December 2007 at -16% in rate from the prior period. Keep in mind that this survey is from all types of businesses in all geographic areas. That means certain industry groups and areas of the country saw better or worse changes in rates. The 2013, changes in rate and premium for telecommunication providers were not consistent, but there were enough of them that the Telcom Insurance Group continued to grow organically at an incredible pace with 29 new policyholders and more than \$1.5m of new premium added last year.

What has driven our new business insured success in 2013 and will continue it in 2014? There is a bunch of answers to this. The simplest answer is that we only insure NTCA Members in an exclusive program that includes our Captive insurance company assuming risk, and the claims or loss results of the group, which have been good, stand alone in determining the rate or premium required of insureds. This fact insulates Members from rate swings that even other insurers who write telecommunication companies cannot match it. When you insure multiple industry groups, the basic foundation of insurance, a pool of risk supporting each other comes into play; and to some degree, the ones without losses pay for the claims that those with losses incurred. In the event that our claims experience was not as good as it is, there would not necessarily be a rate increase. The ownership of the Telcom Insurance Group is comprised of 39 telecommunications companies and the NTCA, and the Company was formed to

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Our rate held flat, and we did not send a single non-renewal notice to any insured

Presidential Matters

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serve the group. This differs from any public or privately held company where investors expect a rate-of-return or they will divest of the stock. In cases of investor pressure, rate increase is the quickest way to improve the bottom-line and gain the desired results. In our situation, rate increases might be needed from time-to-time, but the Telcom Insurance Group ownership is willing to accept lower returns in these years when increases are required so that insureds do not see large increases in rate and premium. I should, also, point out that even with this approach our Shareholders have not invested at a loss and that they have seen appreciation in the value of stock consistently, which means even though they are not requiring a return it is still happening. In addition to all of these factors attributing to our new business success story, we continue to utilize multiple insurers and programs to drive the best results for NTCA Members. In 2013, we added two new insurers and acquired an insurance company to continue to build better solutions. Finally, in 2013, we saw a huge shift in the attitude of the insurance buyer we were dealing with. The focus shifted from price as the top determinant of where to insure, to taking price into consideration with overall service, care, and product. Rate and premium matter, but I also believe that the service, care, and products that we offer, have placed our insurance program in a different class than anyone else providing insurance and risk management services to the telecommunications industry. Competition is natural when multiple providers offer the same things. However, in 2013, the response from many new and existing customers tells us that we are unique, and we are not competing against anyone else with the way we do our business. For all of these reasons, 2013 was a successful year!

Speaking of success with regard to your insurance company, National Telcom Corporation, I am pleased to report that our initial year-end 2013 financial results show a solid Company that is financially strong and on target to produce the best ever financial results for any year. The results and strength come from the fact that business is transacted efficiently, but they reflect on the quality of relationships with customers that lead to long-standing partnerships. Efficient operations mean helping our insureds manage the proper combination of risk and insurance held in a portfolio that allows them to spend their money on covering areas of exposure that concern them most, which generates favorable economic results. Customers become family and part of a community

environment where the group shares ownership and exclusive of control of the Telcom Insurance Group with peers. These things create the foundation of a strong and healthy business.

As of year-end, 269 insureds, or stated in another manner, over 2500 insured companies, which is approximately 33.6% of the total National Telecommunications Cooperative Association membership, placed their P&C and or D&O coverage through the Telcom Insurance Group because of our expertise in exposure recognition, loss minimization, coverage solutions, and claims assistance. This is a true testament to the way business is conducted. We conduct business professionally but with a personal touch, which is driven by a sincerely caring for those we protect.

The Telcom Staff and I are extremely grateful for the opportunity to care for the Members of the NTCA. Your trust is appreciated. We are positioned with the most insurance markets to provide solutions and are the only company with two exclusive programs in house. 2014 will be a continuation of all that you have read but on a grander stand with us adding to the tools, which to us are the insurers we partner with, that provide virtually unlimited ways to meet the needs of the membership. You have spoken and we listened, which has put us where we are...but we believe there is still more to do and any feedback on how we might improve our partnerships with you are welcomed because it helps the company continue to develop and grow. It is very clear to all of us that where you insure your telecommunications business has *always been a matter of trust*, and the Staff and I seek to earn that trust each year.

In 2014, I hope to meet many of you at NTCA events, Statewide meetings, and on personal visits to your offices, where we can discuss the true meaning of an insurance partnership. The Telcom Insurance Group has a proud history and legacy that continues to grow and deepen. Thank you for your support and making this possible.

Safety Matters

By Tina M. Wynter

Lightning and Grounding

Your Equipment is at Risk

Lightning and voltage surges can cripple your business in an instant. Without warning, electrical damage to your state-of-the-art telephone system, computer networks or expert diagnostic equipment can knock out your ability to communicate and transmit information. That can shut down your business, leading to expensive repairs and costly business interruption.

Lightning Strikes Without Warning

Recent claims show a wide-range of damage being attributed to lightning or voltage surges. Lightning has caused damage to computer terminals, printers, motors, controllers, high-tech instrumentation and telecommunications communication systems. Unexpectedly, these businesses find themselves trying to rebound from losses costing upward of a few thousand dollars. One of the greatest hazards to communication systems or any system that employs sensitive electronic equipment is a voltage surge. It's a fairly common occurrence and damage usually can be avoided. But, it still accounts for millions of dollars in lost revenue and repair costs each year nationwide. How can you protect your equipment investment from a damaging and costly voltage surge?

How Can You Protect Your System?

The simplest means of protecting your telecommunications system or other sensitive electronic equipment can be summed up in three words — single continuous ground. Let's look at these words in reverse order.

Proper Grounds

Electrically grounding equipment means providing a direct, low-resistance path for electrical current to return to earth. The most important concept to understand about electricity when dealing with surges,

such as lightning, is that current always takes the path of least resistance to ground. As end users of electricity, we have virtually no control in preventing surges from occurring. But, what we can do is direct the current flow when the surge does occur — by ensuring all equipment is properly grounded.

Continuous Grounds

In order to be effective, the grounding system must be continuous. This means that grounding conductors should never be spliced or brought to a terminal strip. In addition, the electrical grounding system should be bonded to the building structural steel to provide maximum protection.

The neutral conductor should never be connected to the grounding conductor except at the service panel or source. Also, never use the grounding conductor as a neutral. This effectively eliminates your grounding system and any protection it affords you.

Single Grounds

Finally, there should be only one grounding system. All building systems, including electric, telephone, lightning, antenna, and underground metallic piping systems, should be connected together and bonded to the building grounding system. Lightning can enter a building in ways other than over power lines. Overhead telephone lines or any other utility exposed outside (HVAC, water, etc.) can provide a conductive path for lightning surges to find their way inside. For Example: Lightning striking your neighbor's house can travel over to yours via common water lines. However, by connecting all of these systems to a common grounding point, the same voltage potential can be maintained and a path to dissipate the surge is ensured.

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Recent claims show a wide-range of damage being attributed to lightning or voltage surges

Underwriting Matters

By Janice Y. Johnson, AU, ASCR

CERTIFICATE OF INSURANCE

Answers and Scenarios

Often times, you are asked to provide a Certificate of Insurance or you ask for a Certificate of Insurance from contractors doing work on your behalf. Why? What is its purpose? Let's examine some terms and their definitions.

What is a Certificate of Insurance? A Certificate of Insurance is a document that provides an informational snapshot as evidence of insurance coverage that is in place at the time the Certificate of Insurance form is issued. Certificates of Insurance list one or more lines of insurance, the limits associated with those coverages, and the name of the insurer providing the coverage(s).

Certificate Holder – is a third party, an organization requesting the Certificate of Insurance. Generally, the Certificate Holder name and address is listed on the bottom left of the Certificate of Insurance form.

Additional Insured – an Additional Insured is generally a person or entity doing business with the Named Insured. An Additional Insured has fewer responsibilities and rights than a Named Insured under the policy. The Additional Insured is not responsible for premiums, and have no direct control over the terms of the policy. When adding Additional Insured language within the Description of Operations on the Certificate of Insurance, the agent will specifically reference the scope of work as described per written contract. In many instances, a contractual agreement will require the certificate holder/requestor to be named as an Additional Insured on the Certificate of Insurance form. Naming the certificate

holder as an Additional Insured on the Certificate of Insurance form is a request in which Telcom Insurance Group (TIG) can comply. As our insurance program provides a Blanket Additional Insured endorsement to satisfy the contractual agreement requirement, it is easy for us to offer.

TIG can satisfy your Certificate of Insurance forms requirements with the following Acord Certificate of Insurance Forms - Certificate of Property Insurance; Certificate of Liability Insurance; Evidence of Property Insurance; and Evidence of Commercial Property.

There are many instances when you may be required to provide a Certificate of Insurance. Below are a few scenarios:

- A building owner may request a tenant to provide information about their existing liability insurance coverage.
- A mortgator of a building may request information about the existence of property insurance coverage upon settlement and/or insurance coverage renewal.
- Leased Equipment – the owner of the leased equipment may require a Certificate of Insurance as evidence property insurance coverage while the equipment is in possession of the client.
- Other instances, you may be required to provide a Certificate of Insurance form when signing a contractual agreement.
- Others may require evidence of workers compensation insurance coverage in order to obtain a contract.



A Certificate of Insurance is a document that provides an informational snapshot as evidence of insurance coverage

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Human Resources Matters

By Marilyn A. Blake, AU, CRM

It is Time to Post the OSHA 300A Log Summary (February-April)

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 because there were no national laws for safety and health hazards. Its sole responsibility is to provide workers safety and health protection while on the job. OSHA applies to most private-sector employers/employees in the 50 states and all territories and jurisdictions under federal authority. The OSHA 300a Log is required of employers that have 10 or more employees or are in a high hazard job category. Telecommunications is considered high hazard, regardless of the number of employees that you have. It does NOT cover people who are: self-employed, immediate members of farming families, or state/federal employees. OSHA's Mission is to send every worker home whole and healthy each day by providing safety and health information, training, and assistance to workers and employees.

The OSHA requirement of recordkeeping includes the OSHA 300 log, 301 incident report, and 300a Summary sheet of the log.

Some key components of the 300 log are:

- Requires records to include any work-related injury or illness resulting in one of the following:
 - Death
 - Days away from work
 - Restricted work or transferred to another job
 - Medical treatment beyond first aid (specific definitions of first aid apply)

- Loss of consciousness
- Diagnosis of a significant injury/illness by a health care professional
- It is for a specific calendar year (January to December regardless of your fiscal year)
- Injuries/illnesses must be recorded, once you are made aware, within 7 calendar days of the incident
- If the situation changes from the original recorded information, draw a line through the original entry and check off new information as appropriate
- There is a 180 calendar day "cap" on each individual injury/illness (includes weekends and holidays not just workdays. It does not include the day of the injury)
- The Employer must keep the 300 log for 5 years following the year to which it pertains
- Recordkeeping should be done for each work site; contact your state specifically for definition of work site
- Do not send the completed forms to OSHA unless requested to do so
- The **300A Summary** must be posted from **Feb. 1-April 30** in a conspicuous place (like the break-room or where you have your HR posting notices).
- Totals of all categories
- SIC Code: Telephone Communications=481
- NAICS: 517---
- Total the number of employees and total hours worked (include part-time, seasonal, temporary)
- **Must be certified/signed by a company executive/officer/general manager**



The 300A Summary must be posted from Feb. 1-April 30 in a conspicuous place

Telcom's 10th Annual Spring Art

The Internet has drastically changed the way that children interact with the world. They have access to in-depth knowledge, tools to express their creativity, and people from all over the world. Yet, along with offering a fascinating new way to connect with the world, the Internet also offers new risks like cyberbullying, exposure to inappropriate material, online predators, and revealing too much personal information. Parents...our 10th Annual Spring Art Contest is an excellent segue into teaching your children about Internet safety. Start having these conversations now and then have your children start thinking about ways they can show us how they can surf the web safely.



All entries must represent a customer and be received at the
Telcom office by March 21, 2014.

Prizes are: \$100 - First place, \$75 - Second place, \$50 - Third place
Age groups are: Under 8, 8-10, 11-14

Official rules and entry forms will be emailed in February.

Claims Matters

By Cheri L. Condee, AU

“Early Reporting” never grows old!

The Telcom Claims and Risk Management team have consistently encouraged policyholders to report all potential and actual claims as early as possible. Over the years, this theme has been interwoven in each of our Claims Matters articles. Why would we do this and why is it so important? We believe that the best way to view a situation is that it is a potential claim and that it is possible to jeopardize policy coverage and slow down the claim investigation process and maybe even hurt the potential outcome of the claim by failing to report a situation in a timely way. Our claims history indicates that early reporting and prompt intervention by the insurance carrier’s claims department has a positive impact on overall claim results.

Some of the advantages that occur as a direct result of informing an insurer of an incident, or an actual claim (including suits) as soon as you have knowledge of it include:

- Claim management from the beginning of a situation
- Delivery of benefits or loss payments
- Increases the opportunities for early return-to-work and helps avoid litigation
- Results in lower costs to the policyholder, and
- The peace of mind that once the claim is reported, you have fulfilled your duty as an insured

We understand that promptly reporting a claim is one of the most important things a business can do to help the claims process and we also understand that filing a claim takes time and can be stressful. Each carrier listed offers multiple ways to initiate the claims process. Use the method, for your carrier, which you find to be the most convenient for your company. The carrier is there to help you make the claims process work for you.

Great American Insurance Companies

- Call the claims reporting center: 877-836-1555; if you are not set-up online, calling in a WC claim is the preferred method
- Submit a claim online through www.netclaim.net (Register to set-up a password and gain access: call 860-683-7078)
- Email or Fax Property/General Liability/Auto Loss Notice to: AlternativeMarketsClaims@GAIC.com, 888-223-1317
- Call: Network Security/Data Liability (Cyber Risk only): 800-273-7328

Hartford Insurance Companies

- Call the claims reporting center: 800-327-3636
- Fax: 800-347-8197
- Online: www.theHartford.com

Travelers Insurance Companies

- Call the claims reporting center: 800-238-6225
- Online: www.Travelers.com

Finally, because we know that it is to the advantage for your company to make a commitment to promptly report claims and/or incidents that may become claims, in 2014, we encourage you to: **1) report early; 2) as often as you need to; and 3) remember**, in any claims matter, Telcom provides information and help for our policyholders. We really are “only a phone call or email away” and, if you have any questions or need additional information and resources, please visit the Telcom website: www.TelcomInsGrp.com or contact Cheri at 800-222-4664x1082; clc@telcominsgrp.com or Marilyn @ 800-222-4664x1085; mab@telcominsgrp.com



Our claims history indicates that early reporting and prompt intervention by the insurance carrier’s claims department has a positive impact on overall claim results

Telcom Matters

We would like to welcome the following new members to our Telcom P&C and/or D&O family:

Bledsoe Telephone Cooperative, Inc. (TN); **Central Texas Telephone Cooperative, Inc.** (TX); **Duo County Telephone Cooperative Corporation, Inc.** (KY); **Griggs County Telephone Company** (ND); **Inland Telephone Company** (WA); **Park Region Mutual Telephone Company** (MN); **Range Telephone Cooperative, Inc.** (MT); **VVD Funding, LLC** (ME); and **USConnect Holdings, Inc.** (NH).

Upcoming Holidays: Our offices will be closed on **Monday, January 20th** for Martin Luther King, Jr. Day and **Monday, February 17th** for Presidents' Day. 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:

- Paul Kelly of Cordova Telephone Coop. (AK) on the birth of his first grandson.
- Congrats to our long-term Staff who all celebrate work anniversaries in the first quarter of 2014:
 - January 7th is when Kim Powell's finishes her 6th year of working at Telcom; January 12th is when Tina Wynter finishes her 5th year of working at Telcom.
 - February 11th is when Todd Travis finishes his 12th year at Telcom; February 15th is Chris Jones finishes his 14th year at Telcom; and February 23rd is when Tisa Smith finishes her 10th year at Telcom.

- March 26th is when Joyce Hermann finishes her 18th year of working at Telcom and March 28th is when Beckie Menard finishes her 14th year of working at Telcom.

- Congrats to Levoy Knowles who retired from TMS/Ben Lomand and has accepted the job as the Director of the Tennessee Telephone Association.
- Congrats to Homer and Beth Holland's (of Castleberry Telephone) daughter/husband, on the birth of Samuel Nickless. They became fist-time grandparents on December 31, 2013.

We offer condolences to the following Telcom family members:

- The Vermont National Telephone Co. recently lost a longtime employee, Bonnie Schmartz, very unexpectedly. She is greatly missed.

We'd like to introduce two new staff members, who have recently joined our Telcom family. Join us in welcoming them:

- Lana Von Blon officially joined our team on November 19th as our new Accounts Payable/Accounts Receivable Assistant. Her email is LVB@telcominsgrp.com.
- Alyssa Elliott officially joined our team on January 2nd (She has been an intern while she was in college). She is a Junior Underwriting/Marketing Technician. Her email is ANE@telcominsgrp.com.

Safety Matters

By Marilyn A. Blake, AU, CRM

One Flu Over the Chest...

Many of us have been unfortunate enough to experience the flu at least once, but not many of us know exactly what the flu *is* and why it's so bothersome. It's most often and easily confused with the common cold.

The cold and flu are both respiratory illnesses, but they are caused by different types of viruses. The flu - scientifically known as **Influenza** - is a highly contagious respiratory infection caused by strands of the influenza virus. The flu virus is most prominent during the fall and winter, the time of year typically known as "flu season."

On average in the U.S. 5% to 20% of the population gets the flu. When a person with the flu coughs or sneezes, the virus becomes airborne and spreads in the droplets produced.

If you're not sure it's the flu you have, keep this in mind: Flu symptoms usually come on quickly (**within 3-6 hours**) and are much more severe than cold symptoms. To get a better understanding of the differences between the cold and flu refer to the chart below:

SYMPTOMS	COLD	FLU
Onset of Symptoms	Gradual	Within 3 to 6 hours
Fever	Rare	Usually Present
Chills	Uncommon	Fairly common
Fatigue	Mild	Moderate to severe
Headache	Uncommon	Common
Aches	Slight	Usual, often severe
Chest Discomfort	Mild to moderate	Often severe
Coughing	Hacking, productive cough	Dry, unproductive cough
Sneezing	Common	Uncommon
Stuffy nose	Common	Uncommon

If you are experiencing two or more of the symptoms listed, speak to your doctor, preferably within the first 12 to 48 hours of feeling ill. Any antiviral medications prescribed to you are most effective if used within the first 12-48 hours of the onset of flu symptoms. Get the flu shot if recommended by your doctor.

Be Proactive. Here are some tips to help reduce the spread of illnesses.

- **Stay healthy** by eating a balanced diet, exercising and getting plenty of sleep
- **Wash hands frequently**, especially after coughing, sneezing or blowing your nose. Avoid touching your eyes, nose and mouth - potential entry routes for germs - when in public. Use waterless, anti-bacterial hand sanitizers when traveling or when washing facilities are not readily available
- **Keep all hard surfaces at home and work clean.** Viruses can live for up to two days on hard surfaces
- If you do have a cold or the flu, **stay home** so you don't spread the illness to others



The cold and flu are both respiratory illnesses, but they are caused by different types of viruses

Underwriting Matters

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Telcom Insurance Group is in compliance with insurance regulatory requirements, we provide Certificate of Insurance forms using the current form edition dates. Some old contracts still have language requesting an old certificate form, and it is against the law to provide a certificate using that outdated certificate form.

In addition, to your Underwriting Tech providing the requested Certificate of Insurance form, TIG offers Certificate Insurance On-Line software. **ECerts Online** is available for your use 24 hours a day/7 days a week/365 days a year—no matter when you need a certificate. If you need additional wording, it will automatically send your assigned Underwriting Technician an email indicating that they need to complete the certificate for you.

Current insureds have an active account on-line. From our website www.telcominsgrp.com, you can select the **eCertificate log-in** and issue a standardized certificate of insurance form, specific to your coverages and Certificate Holders. Once you complete the certificate of insurance issuance workflow, the certificate form can be emailed and/or faxed to whomever you choose. A copy of all certificate forms issued is automatically emailed to you as well.

If you would like the ability to issue your own Certificate of Insurance forms, contact the Underwriting Technician assigned to your account to get you started. TIG stands ready to assist with all of your questions and certificate needs. Let us know if we can help.

Human Resources Matters

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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. Or, if you have questions or would like the 300 Log in Excel, please contact Marilyn Blake at 301-220-1085 or MAB@telcominsgrp.com and I’ll be happy to help in any way that I can.

NTCA’s OSHA 10-Hour Certification Class

This is just one of the topics that will be addressed when we host the 2014 NTCA OSHA 10-Hour Certification Class in Orlando, FL on June 18-19, 2014—right after the HR Conference. Watch for more details to come.

Safety Matters

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Prevention is Key

Don’t neglect a proper grounding system for your equipment. Lightning and voltage surges can cause extensive damage and shut down your business. That can be costly, not only to the financial well-being of your company, but to your reputation for reliability and customer service.

While we can’t stop lightning from occurring, we can offer some tips on grounding safety. If you would like to borrow one of our training videos/dvds for your next safety mailing, please contact me at TMW@telcominsgrp.com.



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Accounting Matters: Invoice Payments in 2014

Telcom Insurance Group continues to “Go Green” and send your invoices via an email when you bind coverage. When you receive your invoices from your Underwriting Technician, we ask that you take the time to read it over to be sure all the information is correct, and then forward it on to your Accounts Payable department to process for payment.

If the invoice that you receive is in order, please submit full payment within 15 days of the invoice date or the effective date, if you bind early. If you have a credit invoice, we will also process your payment within 15 days.

Thank you for putting your trust in us for your business insurance and risk management needs. Our Accounting department is available during normal business hours. If you have any questions please contact Lana Von Blon at 301-220-1084 or email LVB@telcominsgrp.com, or Dan Riddle at 301-220-1080 or email DGR@telcominsgrp.com.